

THE COSTCO CONNECTION

September 2011 • Volume 26 • Number 9

A lifestyle magazine for Costco members

Puzzle of the ages

Wise planning
pays off in the
Golden Years

28



ALSO:

Interviewing tips 19

What's your real age? 37

Rock icons at Costco 52

**PLUS: Win a Fender
Geddy Lee bass guitar! 53**

THE COSTCO CONNECTION



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is here: *Smart Cooking
The Costco Way 2010*

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- To the left there is a tab called "Resources." Here's where Costco members will find information that they will likely refer to often, such as the [Kirkland Signature Wine Connection](#), all of the *Costco Way* cookbooks (also on right), location guides for [Gas Stations](#) and [Business Centers](#), and a beginners guide to [digital photos](#).



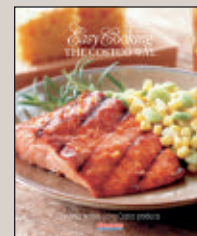
Home Cooking



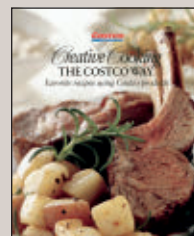
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Cooking



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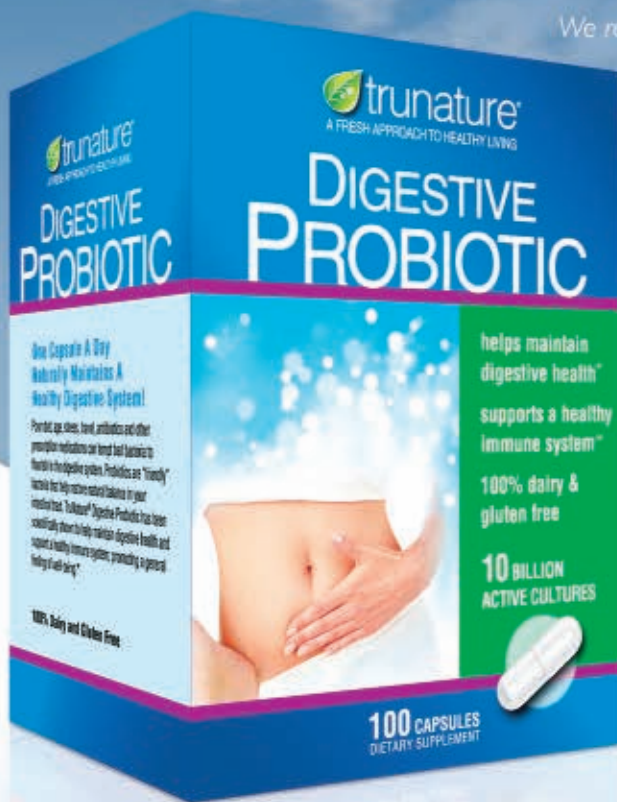
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*Savings data represents information provided by Costco members who became new auto insurance policyholders and reported savings in the first year with Ameriprise Auto & Home Insurance between 12/1/10 to 5/31/11. Individual savings and experience may vary based upon a variety of factors including, but not limited to, driving experience and type of automobile insured.

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11EX1115 8/11

COVER STORY

Piecing it all together

Preparing financially, emotionally and physically for the golden years can present quite a puzzle. Some experts weigh in with pieces of advice on how to prepare wisely.

BY DAVID WIGHT

PAGE 28

MEDIA BAKERY/DAVID W. SCHNEIDER

FEATURES

- 19 The art of interviewing**
Get the right person for the job by asking the right questions.
BY RHONDA ABRAMS
- 21 Camera shy**
Security cameras are useful at work and at home.
BY ANDREW ALLENTUCK
- 23 Just the fax, ma'am**
Member-business Fax Net 1 stops crime in its tracks.
BY DIANE STAPP WILLIAMS
- 25 Rwanda Partners**
The baskets at Costco tell stories of loss and hope.
BY T. FOSTER JONES
- 37 Age less**
Put the brakes on your aging with these tips.
BY DRS. MICHAEL ROIZEN AND MEHMET OZ

- 52 Rock the (ware)house**
The Who, Moody Blues and Rush come to Costco. Plus, win a Fender Geddy Lee bass guitar.
BY WILL FIFIELD
- 55 Book Pick: *The Third Angel***
Love, loss and survival are the themes at the heart of Alice Hoffman's book.
BY HOPE KATZ GIBBS
- 61 Sew and sew**
Creative options abound as sewing gets easier with today's machines.
BY JUDI KETTELER
- 65 Dress for success**
Fashion tips for men and women
BY GLEN R. SONDAG AND SHERRY DORN

Singling out pears 44

DEPARTMENTS

- 5 Front End**
By Ginnie Roeglin and David W. Fuller
- 7 Dialogue**
Letters from our readers
- 11 Fresh Views**
Brain food for the entrepreneur
- 13 Consumer Connection**
By David Horowitz
- 15 Financial Connection**
By Suze Orman
- 16 Informed Debate**
Is America safer?
- 41 For Your Health**
When to take your child to the ER + Stroke help + National Cholesterol Month
- 44 Creative Cooking**
Pear pairings
- 59 Arts & Entertainment**
Book buyers' picks
- 88 Member Connection**
Every member has a unique story.

INSIDE COSTCO

- 67 Costco Travel: U.S. Virgin Islands**
It's easier to go tropical than you might think.
BY T. FOSTER JONES
- 74 Buying Smart: Kirkland Signature™ Frozen Berries**
Strawberries and triple-berry mix are nutritious and delectable treats.
BY PAT VOLCHOK
- 79 Costco Services: Capital One**
Costco members get online banking.
BY TIM TALEVICH
- 82 What's New**
- 86 Special Events**
- 87 Update**

COVER IMAGE:
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When “Washed Out” Is a Good Thing . . .

The term “washed out” may not always conjure up a positive image. However, if we are talking about the liver here’s why “washed out” means something good. The liver weighs about 3 pounds, and performs approximately 500 vital functions that keep us healthy. One of the key functions of the liver is to act as the first line of defense against potentially harmful toxins and impurities. Impurities might include cigarette smoke, alcohol, and even some medications. We may be exposed to some toxins in our environment and not even be aware of it. So, how can we keep our liver functioning at its best?

Normally, liver cells are efficient at their job, but adding to the liver’s defenses by boosting the purification process can further maintain our good health. For instance, milk thistle has a long history of supporting a healthy liver. Silymarin, the active ingredient in milk thistle, has antioxidant activity and helps prevent free-radical damage to the liver.*

What else can help? Ingredients include, but are not limited to, dandelion and turmeric. Each ingredient adds an additional benefit to the purification process. Dandelion helps promote the

flow of bile and may assist in the body’s purification process, while turmeric boosts detoxification benefits. Finally, N-acetyl cysteine (NAC), an amino acid that is metabolized to a compound called glutathione, is a powerful antioxidant and may help protect the liver from harmful toxins.*

So, when it comes to liver impurities, “washed out” is a good thing. When toxins are “washed out,” we just might feel more refreshed!*

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from the publisher's desk

Ginnie Roeglin



Ginnie Roeglin is Senior Vice President, E-Commerce and Publishing, and Publisher of The Costco Connection.

SEPTEMBER IS a month of new beginnings. It marks the beginning of a new school year, a new football season and, for us, a new fiscal year. You have probably noticed that we are also beginning to transition our merchandise mix to holiday-season gifts, food and décor.

Every year, as we prepare to begin our new fiscal year, we have an international managers meeting here in Seattle, where all of our warehouse managers, buyers, regional operators and executive management gather for a few days. The annual conference is enlightening, exhilarating, inspiring and more than a little exhausting.

Part of what makes Costco great is our corporate culture. In addition to our dedication to offering the right items at the right prices, our culture includes treating our members, suppliers and employees with respect. As Jim Sinegal, our CEO, frequently reminds us, 90 percent of our job is to “teach, teach, teach” our employees to maintain our culture worldwide. Our conference is filled with presentations designed to teach us new things, yet remind us to stay focused on the basics.

Another highlight of our annual conference is a merchandising show where our buyers give us a sneak peek at the new items that will be arriving in the warehouses this fall. I am always amazed at the depth of our buyers’ knowledge about each and every item that we sell. As always, they did an impressive job this year. Coming soon to our warehouses are great values on many exciting new items, including Kenneth Cole New York women’s cardigans and dress pants, Michael Kors women’s wool pea coats, Italian cashmere scarves, Gucci and Seiko men’s and women’s watches, custom-tailored suits by Graham & Gunn, Dyson vacuums, Sharp 70-inch TVs, Hartmann tweed spinner luggage, faster and ultra-light computers, and much more.

Near the end of the conference, Jim recalled his fondest memories of our early days and spoke of the most rewarding part of his long career as the co-founder of Costco. Not surprisingly, he finds the long-term careers and success of our people to be most rewarding. I think that great teachers are always most rewarded by their students’ success. Good luck with your own new beginnings this Fall! ☑

from the editor's desk

David W. Fuller



David W. Fuller is Assistant Vice President, Publishing, and Editor of The Costco Connection.

SOME YEARS AGO a friend of mine invited me to his friend’s birthday party. I went in part because my friend’s friend had dubbed his party his “Seventy-two Whoop-de-do!”

Sure enough, when I met this septuagenarian, he was a spry, vigorous, witty fellow, long retired from a high-velocity career but engaged in a hobby/business growing exotic flowers in his backyard and marketing them around the world. And he was surrounded by a cast of obviously loving, caring friends and a few marveling strangers, such as me.

It’s worth noting that the friend who invited me is fond of saying, “Your age is just a number.” Which is shorthand for saying your age is *not* a number; it is what you make of it.

Clearly, a lot of good fortune must come your way if you are to be as vigorous as Mr. Whoop-de-do at 72 or 82. But there is far more to aging gracefully than luck. As this month’s cover story outlines—with contributions from experts Eric Tyson, Rikk Larsen, Vickie Dellaquila and Bob Jennings—preparing to be 72 is an ongoing process best begun at 42 or 32, or even 22 if we are talking about such things as long-range saving, investment, nutrition or exercise habits.

It’s a great concept, definitely practical when it comes to saving and investing, but what about those health-related aspects? Can we really retard the effects of the aging process, even as we acknowledge its inevitability? We asked doctors Mehmet Oz and Michael Roizen, and their answer is a resounding “Yes!” (See “Act your (real) age,” on page 37.)

So, dear reader, stranger though you may be, let’s make a pact: Let’s dance at each other’s “Ninety-five and So Alive!” parties. ☑

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In response to the August Debate, "Should teacher layoffs be based on seniority?"

YES. Assessing a teacher based on student performance is too subjective and open to unfairness.

*Jean Belford
Neponsit, New York*

NO. It should be based on performance. Teachers are training our future leaders. Seniority promotes complacency.

*Robert Foss
Albany, Oregon*

YES. Veteran teachers are seasoned professionals. They are needed to help the new teachers be successful.

*Glenda Ellis
Longwood, Florida*

NO. Layoffs should be based on how effective they are as teachers—i.e., passing percentage, graduation rates, knowledge of subjects, comprehension, etc.

*Jim DeVries
Hudsonville, Michigan*

Member comments

Sustain the sustainability approach

I was thrilled to see that the cover story of the August 2011 issue of *The Costco Connection* was "Sustainability: Big lessons from a little egg."

As the article stated, the demand for sustainable and humane produce is growing. I commend Costco for making the effort (and I understand it is no small feat) to foster and support sustainable, organic and humane farming. I encourage Costco to continue on this path and expand this philosophy to as many products as it sells. Costco serves as an example for other corporations to emulate in this effort.

*Margaret Huang
Irvine, California*

Pizza pizzazz

Thanks for your article on Costco pizzas ["The value of pie," August 2011], particularly the Kirkland Signature™ frozen cheese pizza four-pack. At \$9.99, this affordable and tasty main dish has been a permanent staple in our freezer since it first appeared at our local Costco.

I've added my own toppings numerous times—caramelized onions and mushrooms with a fresh arugula salad on top and turkey pepperoni with fresh tomatoes and basil are two of my faves—for a quick and delicious meal. And, of course, the tasty cheese pizza on its own has been a yummy and successful treat for play dates and gatherings alike.

*Ava Palmquist
Portland, Oregon*

Clark Howard

I agree with Mr. Howard about taking time to research for a bargain ["Living large," August 2011]. At this moment I am in the middle of shopping for the best estimate for ripping out and putting new asphalt in my

driveway. I had three estimates done, but I am still on the search for a better deal. This is just what Mr. Howard wants to emphasize: the time you spend shopping is truly worth a thousand savings.

*Noli Perez
Hazlet, New Jersey*

Pick the right wipe

I was shocked at some of the uses suggested for disinfecting wipes in the article "Wipe out housework" in your August issue. I looked on my container of disinfecting wipes (bought at Costco) and it says "Avoid contact with eyes or clothing. Wash thoroughly with soap and water after handling and before eating, drinking, chewing gum or using tobacco." Despite all this, the article suggests using them as a napkin for messy foods like ribs. How about using soap and water to get hands clean? Or if you need something convenient, Kirkland Signature™ unscented baby wipes are safer and made for use on skin.

*Emily Ayling
Snoqualmie, Washington*

You're right. Disinfecting wipes are not recommended for cleaning hands. This was an editing error that slipped past us. The baby wipes are definitely a better choice.—Ed.

Gut reaction

Successfully publishing a magazine that is entertaining as well as informative every edition must be as challenging as it is rewarding. And every once in a while, and usually unknown to you, you've touched someone's life in a very positive way with your efforts. Well, about a year ago you did just that [for us].

Last June I sat down to read *The Costco Connection*. The magazine was open to an article that my wife had planned to read but hadn't yet ["A pain in the gut," June 2010]. I stopped reading after the first paragraph and just stared at the open pages. It was as if the article had been written about my son's medical condition, which we had been unsuccessful getting a proper diagnosis of for years.

After suffering with a terrible intestinal ailment in 2003, [our] son had had almost

CONTINUED ON PAGE 8



Connection comments from the Internet

"Good article on 'Truth about Green Marketing' by David Horowitz in Costco magazine." *Tweeted by swimgreen*

"The Costco Connection magazine for Costco members is really informative. I look forward to reading the articles." *Tweeted by closedlids*

"Costco mag: Sustainability makes good economic sense, even to chickens—Wilcox Farms story ["The chicken, the egg and the future," August 2011] is one of sustainability." *Tweeted by verdunity*

"Improving teen's study habits ["Home office for homework," August 2011] is essential for all parents." *Posted on Facebook by Andrew Ly*

Have something to say?

Readers are encouraged to submit letters to our editors on any topic or issue covered in *The Connection*. Please include your full name and phone number or address. Send an email to dialogue@costco.com; or write to: Dialogue, *The Costco Connection*, P.O. Box 34088, Seattle, WA 98124-1088; or fax to (425) 313-6718. The editors reserve the right to edit letters for publication.

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CONTINUED FROM PAGE 7

constant abdominal pain ever since. The same gastrointestinal specialists who were unsuccessful in determining what was wrong with him in 2003 were also unable to tell us what had been bothering him all those years after his recovery.

Turns out he has celiac disease, with all of the classic symptoms described in your article. Never once was there any mention of celiac by any doctor we visited, and there were many.

It was clear to me after reading your article that we needed to change his diet, starting immediately. Long story short, my son has been off gluten for a little over a year and is thriving.

Thank you so much for helping our son regain his health. I'm sure we are not the only family who has benefited from your efforts.

*Chris and Rosie Wentz
Clovis, California*

Smart shopping

I really liked the articles [about] Costco shoppers ["The company you keep," July 2011]. I never thought of buying bulk food items for food banks or to mail off for the military. Good idea, and better bang for your buck.

*Jeanne Krieg
Savage, Minnesota*

Availability of products advertised in *The Connection*

ALL PRODUCTS advertised are carried at Costco warehouses unless otherwise noted; however, products may not be available in all warehouse locations.

- Products are scheduled to be available during the period of *The Connection's* issue date.
- All ads indicate whether a product is available in the warehouse, on Costco.com or both.
- Prices are usually not listed in the advertising because they have not been finalized at the time of printing and may vary from one part of the country to another due to shipping costs. We hope that members know to check Costco first when comparison shopping.
- To keep prices low, Costco does not offer a telephone service allowing members to call in for prices or product availability.
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ANDREW LOCK: SMALL-BIZ MARKETING



Andrew Lock is a maverick marketer and the host of a weekly WebTV show that helps small-business owners to get more done and have more fun (www.helpmybusiness.com).

Don't give up

OFTEN LIFE DOESN'T go in the direction we want it to. Does that mean our lives are doomed and we can't achieve the success we dream of? Let's be realistic: Everybody fails. Consider the following.

Walt Disney was fired by a newspaper editor because "he lacked imagination and had no good ideas." Disney went bankrupt several times before he built Disneyland. In fact, the proposed park was rejected by the city of Anaheim, California, on the grounds that it would only attract "riffraff."

Thomas Edison's teachers said he was "too stupid to learn anything." He was fired from his first two jobs for being "nonproductive." As an inventor, Edison made more than 1,000 unsuccessful attempts to invent the light bulb. When a reporter asked him how it felt to fail 1,000 times, Edison said that he didn't fail all those times, but that the light bulb was an invention with 1,000 steps.

Albert Einstein did not speak until he was 4 years old and did not read until he was 7. His parents thought he was "subnormal," and one of his teachers described him as "mentally slow, unsociable and adrift

forever in foolish dreams." He was expelled from school.

Every cartoon that **Charles Schulz**, creator of the comic strip *Peanuts*, submitted to the yearbook staff at his high school was rejected.

After **Fred Astaire's** first screen test, the memo from the testing director of MGM, dated 1933, read, "Can't act. Can't sing. Slightly bald. Can dance a little." Astaire kept that memo over the fireplace in his Beverly Hills home.

Decca Records turned down a recording contract with **The Beatles** with this fascinating evaluation: "We don't like their sound. Guitar groups are on their way out."

A friend of mine in the music industry personally auditioned a singer by the name of Reg Dwight in the 1960s. He unceremoniously shoved the singer out of his office for wasting his time. That singer is now better known as **Elton John**.

Imagine if these individuals had given up, believing they were doomed to failure and would never achieve success. Do you think they ever felt down and depressed? Sure. But they didn't allow a gloomy state to overtake them, to overpower their desire to succeed. In every case they did succeed—in a huge way, far greater than their wildest dreams.

Bad experiences can be viewed as positive in hindsight. They can be stepping stones rather than stumbling blocks. It's your choice. But be determined to never give up. ☐

 **More in archives**
On Costco.com, enter
"Connection." At *Online Edition*,
search "fresh views."

Depreciation write-offs

TODAY, MANY BUSINESSES are discovering that purchasing equipment, machinery and other business assets is more affordable than ever. Thanks to the "bonus" depreciation write-offs created by the Tax Relief, Unemployment Insurance Reauthorization and Job Creation Act of 2010, the cost of certain capital investments can now be substantially reduced with the combined use of incentives and a 100 percent bonus depreciation. However, this bonus depreciation write-off is available only for purchases made in 2011.

The definition of property eligible for bonus depreciation under the 2010 Tax Relief Act is the same as under prior law, only the percentage and placed-in-service dates have changed. Businesses investing in new business property, machinery and equipment can fully deduct the cost during the current tax year, reducing taxable income and taxes paid.

Last fall's Small Business Jobs Act also increased the Section 179, first-year expensing dollar and investment limits to \$500,000 and \$2 million, respectively, for 2010 and 2011. The Tax Relief Act included a \$125,000 dollar limit and a \$500,000 investment limit for the 2012 tax year.

Unlike bonus depreciation that applies only to "new" property, Section 179 of the tax rules allows a business to immediately deduct up to \$500,000 of both new and used business property placed in service during the tax year. The Section 179 expensing write-off is reduced, dollar for dollar, by any property acquisitions in excess of the \$2 million investment ceiling, limiting the write-off to smaller businesses.

Today, with the help of a tax professional, businesses can reduce their out-of-pocket equipment and business property expenditures, thanks to the 100 percent federal bonus depreciation, bigger first-year Section 179 write-offs and many longer-lived provisions of the tax laws.—*Mark E. Battersby*



ARTVILLE

BUSINESS
BOOK
PREVIEW

Business tuning

ANYONE FAMILIAR with musical instruments recognizes Taylor Guitars (www.taylorguitars.com) as an upscale manufacturer, comparable to C.F. Martin & Co. and Gibson, both of which have dominated the acoustic guitar market for more than a century. In his book *Guitar Lessons: A Life's Journey Turning Passion into Business* (Wiley, 2011), longtime Costco member Bob Taylor, co-founder and president of Taylor Guitars, describes how he and his business partner, Kurt Listug, built Taylor Guitars over the last 37 years.

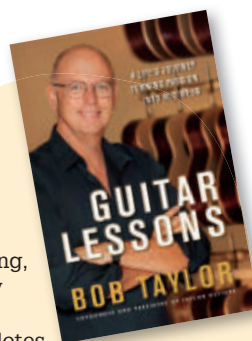
The book covers the company's fledgling years and economic storms; the rise, decline and reemergence of the acoustic guitar industry; and how the company went on to build one of the most popular acoustic guitar brands in the world.

The wisdom Taylor shares transcends the guitar industry. The book offers a fresh perspective on how hard work and perse-

verance can overcome daunting challenges. It will inspire anyone in sales, manufacturing, retail or nearly any form of business.

Through anecdotes that blend self-deprecating wit with hard-learned business acumen, Taylor reflects on the key experiences and personal revelations that were pivotal to his company's growth.

"If your business grows, at some point you'll wake up and find you have more people than you know how to manage," Taylor says in *Guitar Lessons*. "You don't have to give away the profitability of the business to garner trust and respect from your employees; you just have to consider their needs, show some solid leadership skills and be fair and generous." ☐





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An education in education costs

COLLEGE AND CONTINUING education are something many strive for. Getting a degree can help give you an advantage in the job market. However, in these uncertain financial times it is important to consider all the ways you can cut costs in regard to college, whether it is the skyrocketing tuition or the extra expenses that going to college entails.

Here are some tips for students (and their parents) on saving money on higher education.

Tuition

Paying for a college education can be overwhelming. Plus, saving money for college is becoming increasingly challenging, as the cost of living and inflation continue to outpace average incomes. By making a few key choices early, however, you can shave thousands of dollars, or even tens of thousands of dollars, off your tuition bill.

If you don't qualify for a scholarship, grant or other funding to help pay for your college education, these simple tactics could help you save big bucks.

AP coursework. AP, or advanced placement, classes are college-level courses offered to high school students; they provide an opportunity to earn college credits by passing an exam at the end of the course. By taking these courses in high school, you will not need to pay for these credits in college.

Joint enrollment in college and high school. Joint enrollment, which involves attending college courses while completing high school, is another way to save some money on college tuition. Typically, local community colleges are a bit less expensive than state or private colleges. Also, joint enrollment allows you to earn college credits without the living expenses of being away at college. Check with your school counselor to see if joint enrollment is allowed during senior year of high school.

Public university and in-state tuition. Choosing a public in-state college or university can save tens of thousands of dollars.

College expenses

Once you are attending college, the costs of school may be more than you expected. Here are some helpful tips to cut down on the odds and ends a student needs in college:

Textbooks. Don't buy textbooks from the campus bookstore. They are almost always overpriced. Instead, buy your textbooks used whenever possible (check CampusBooks.com), and sell them back at the end of the quarter/semester.

Transportation and travel. Gas is expensive and continues to rise. As a student, in most cases you can get a discounted bus pass. Consider purchasing a bicycle. If you must take a car, check GasBuddy.com to find the cheapest gas stations in your area. If you decide to travel during your college years, check out StudentUniverse.com for the smartest ways to get around.

Rent. If possible, and this is common in dorms, share a room. Once out of the dorms, fight yearly rent increases by living off-campus in shared housing.

Utilities and phone. Use free Internet phone software such as Skype to call home. Or, use the Internet at school, and skip getting it at home.

Shopping. There are likely to be many discounts for college students in the town where you are going to school. Try websites such as Groupon.com and RetailMeNot.com to find coupons.

Food and entertainment. Check for student discounts at museums, zoos, restaurants and movie theaters. Even if they are not listed, most places offer significant student discounts if you simply present your student ID.

Four or more years of continuing education will add up to a significant amount of money if you are not careful. Understand all of these expenses when calculating college finances, and make smart financial decisions in every facet of your college life so that you are not saddled with debt upon graduation. [E]

(Note: Costco Cash cards give parents the ability to provide students with money for food, gas or school and dormitory necessities, while limiting their spending. Cards can be purchased at Costco locations or at Costco.com.—Ed.)



AMY CANTRELL

David Horowitz is a leading consumer advocate. Visit his blog at www.fightback.com. He is a frequent guest on radio and television stations. Consult your local listings for dates and times.

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Ask David Horowitz

RECENTLY, I purchased some designer handbags on an online site [not Costco.com]. The bags cost me more than \$3,000, and they never arrived. I've called the manager and was unable to obtain a refund, as they claim the items were sent out. Now they won't even return my calls. What can I do?

Rebecca Calabasas, CA

FIRST, LOCATE the shipping number provided for you at the time of your purchase. Contact the post office or the shipping company to find out if it was ever shipped. See if you can get proof that the item was never delivered.

Second, contact your credit-card company and verify that the cost of the bags was charged to your account.

Finally, if nobody from the company is returning your calls, search on the Internet for the public relations company or marketing department in charge of marketing and promoting the company's business. Inform them of your problem, and you should be able to get a successful resolution. [E]

Do you have a question for David?

Just log on to www.fightback.com and "Ask David." For a fee, he will personally respond to your problem if you follow the instructions printed on his website. (Costco members receive a rebate off the normal fee.) Questions and answers of the greatest interest to Costco members will be used in this column (with the permission of the contributor) and will be posted on www.fightback.com.

More in archives
On Costco.com, enter
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search "David Horowitz."



A chilling tale of treats

for good ghouls and goblins.

Halloween is a great time to fill your home with treats. Costco has the unique opportunity to mingle multiple brands into exclusive private label chocolate and confection bags. The unique combination of fun-size chocolate bars, miniature candies, sugar candies and hard candies is sure to please every ghost, ghoul and goblin.

All Chocolate: A combination of top-selling fun-size chocolate candy bars. Combination includes Snickers®, Reese's® Peanut Butter Cups, M&M® Peanut, Kit Kat®, M&M® Plain, Twix®, Milky Way®, Almond Joy® and Nestlé® Crunch. **Item #107979**

Mini Favorites: A perfect size to fill your favorite candy dish. This combination includes Snickers®, Milky Way Milk Chocolate®, Milky Way Midnight®, 3 Musketeers®, Butterfinger® and Baby Ruth®. Selection may vary by location. **Item #427453**

Kirkland Signature™ Funhouse Treats: This overwhelming combination of 11 sweet and sour fun-size candies is perfect for sugar lovers and their sweet tooth. Combination includes Starburst®, Skittles®, Jolly Rancher®, Twizzlers®, SweetTart® Twists, Laffy Taffy®, Nerds®, Gobstoppers®, Chewy Lemonheads®, Sour Punch® Twist and Lifesaver® Gummies. **Item #406360**

Kirkland Signature™ Sunshine Candy Mix: Costco's first mixed candy creation includes 20 varieties of old-time favorite hard candies. Combination includes Cinnamon, Peppermint, five flavors of fruit Starlight mints, Butterscotch, Rootbeer Barrels, five flavors of Jolly Ranchers®, Werther's® Butter Toffee and five flavors of fruit-filled candies. **Item #113558**

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The Costco Connection
P.O. Box 34088
Seattle, WA 98124-1088.

Suze will answer
selected questions in
this bimonthly column.

She regrets that
unpublished questions
cannot be answered
individually.

Suze Orman's TV
show airs Saturday
nights on CNBC. Suze
can be contacted at
www.suzeorman.com.

BRIAN BOWEN SMITH



Banking on investments

By Suze Orman

I have invested in [shares of] various mutual funds, which were purchased and kept for me by three major banks. The amounts invested in each bank are more than the \$500,000 limit insured by Securities Investor Protection Corporation (SIPC). I don't want to transfer some of the funds to other banks, just to have wider insurance coverage. This doesn't seem practical. What if the bank collapses? How can I secure my investments?

*B. Brewster
New York, New York*

IF YOU ARE invested in mutual funds, there is no insurance or program that covers you in the event your account value goes down when the markets go down. When you invest in stock or bond funds you assume responsibility for the risk that the value of your investment may go up or down.

The SIPC is not a government insurance program. It is funded by member brokerage firms, and payouts are made only when a member firm goes belly up and investor assets are missing. If your account value goes down because of a market loss, SIPC does not pay you a penny.

The mutual funds you buy through your bank are not eligible for Federal Deposit Insurance Corporation (FDIC) deposit insurance. Only traditional bank savings vehicles such as CDs and money market deposit accounts (but not money market mutual funds) are covered by FDIC insurance. You can learn more about how FDIC insurance works and use an online tool that will tell you exactly what is and isn't covered in your existing bank accounts at the FDIC website, www.fdic.gov/edie/index.html.

I am selling my home. After paying the mortgage, my profit will be \$350,000. I'm looking at a condo, for sale at \$430,000. I have \$110,000 in a 401(k). I am 59 and still employed. What should I do?

*E. Williams
New York, New York*

I BELIEVE ONE of the smartest retirement planning steps is to make sure you don't have any mortgage by the time you retire. For that reason alone, and given the fact that \$110,000 is not in any way a large retirement nest egg, I don't think you should be taking out a mortgage for a condo.

Tapping the 401(k) to cover the purchase price of the condo is insane. First off, you will have a huge tax bill on your 401(k) withdrawal, so you

still won't have enough to pay for the condo when adding the remainder to the proceeds from your sale. More important, cashing out your 401(k) washes out your retirement income. Unless you have a cushy pension you can rely on in retirement, depleting your 401(k) makes no sense. And given that the average monthly Social Security payout these days is about \$1,000, that's not likely to cover all of your retirement income needs either.

I'm fed up with my credit card and no longer want to pay the \$50 annual fee. I have an excellent FICO score. How can I cancel my credit card without damaging my credit?

*D. Hirsch
Coram, New York*

ONE RISK WHEN you cancel a credit card is that you will lose the history you have built up paying that card on time. In FICO's calculations, your history counts for 15 percent of your credit score. So canceling could have a negative impact if you lose that history. But the reality is that once you cancel a card, it can take years before that history is scrubbed from your credit report; in essence, you could still be given credit for the history long after you cancel the card.

The bigger issue is that canceling a credit card impacts another important factor in how FICO calculates your score—the ratio of your outstanding debt to the total credit limit on all your cards. This accounts for 30 percent of your FICO score.

Let's say the card you have has a credit limit of \$10,000. When you cancel that card, your total available credit will fall by that \$10,000, and your debt-to-credit limit ratio will rise. That's never a good thing.

One workaround is to go ahead and open a new no-fee card that gives you the same credit limit as the fee card you want to cancel. In effect, you replace your credit limit.

One important caveat is that you don't want to take any of these steps if you plan to take out a loan or purchase auto insurance in the next few months. Canceling the old card and opening the new one will have a temporary negative impact—probably not too big—on your score. It's best to make these moves at a time when you don't expect anyone to pull your FICO score. [E]

More in archives
On Costco.com, enter
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Ten years after 9/11, is America safer?

AMERICA HAS NOT SEEN a large-scale terrorist attack since September 11, 2001. We have adopted many measures to step up intelligence and security, including creating the Department of Homeland Security, enhancing airport screenings and passing the Patriot Act. But critics warn that despite these steps many areas still aren't properly protected, making us just as vulnerable as before the 9/11 attacks.

Are we safer now? What do you think?



Find out more about this topic on the Web:

- www.dhs.gov/index.shtm
- www.rasmussenreports.com (search "War on terror update")
- www.foxnews.com/opinion/2011/03/07/boxcutters-flight-jfk-safer-11/
- www.thetravelinsider.info/security/0911.htm

YES

from members:

Robert Grifflie
Lees Summit, MO



We are more informed and alert about our surroundings. My son-in-law is a TSA behavior analysis specialist.

We did not have this occupation 10 years ago.

Linda Rea
Rockwall, TX



Nothing has happened since 9/11, so I guess we are doing something right.

Gillian Block
Washougal, WA



The precautions implemented were long overdue. Do I feel safer? Yes. I like what we are doing to safeguard our country.

NO

from members:

Angela Turner
Las Vegas, NV



We must forever remain vigilant in our efforts to protect this country. We must never let

our guard down.

Jeffrey H. West
N. Ridgeville, OH



Our borders are not truly secure and may never be. Airport security is not as good as it should be. We will [never] dissuade terrorists completely from their aims.

Melissa N. Walsh
Lumberton, NJ



Terrorists are constantly coming up with new ways to attack us. It is difficult for anyone to remain

one step ahead of an attack.

MEDIA BAKERY

from an expert in the field:



Mark M. Lowenthal is president of the Intelligence & Security Academy in Reston, Virginia. From 2002 to 2005, he was the assistant director of Central Intelligence for Analysis and Production at the Central Intelligence Agency.

THE SHORT AND EMPHATIC answer to the question is: Yes, we are safer now. How do we know this? There are several indicators.

First, other than the Fort Hood shooting, which falls into an odd category, there has not been a successful attack on the U.S. homeland in 10 years. There have been attempted attacks, but I will discuss that later.

Second, there has been a definite decline in the quality of the terrorists being recruited to attack us. Faisal Shahzad (attempted Times Square car bomb) and Umar Abdulmutallab (attempted Detroit airplane “underwear bomber”) were, happily, inept.

Third, our citizenry is now more alert, more vigilant and more willing to intervene without breaking the law. The Times Square and Detroit airplane incidents bear witness to that.

Finally, we now know from documents seized in Osama bin Laden’s compound that he saw the name of al-Qaida as tarnished and in need of change, believed he was losing the espionage war to the United States and believed the goal of creating even one Islamic nation was far off in the future. These are all signs of success.

Our success to date does not mean we should either let down our guard or declare victory. Historically, terrorist campaigns can last for decades. We also have to understand that success does not mean no further attacks or even no more successful attacks. In warfare, the enemy has a will of his own. However, we have made it increasingly difficult for terrorists to operate against their preferred targets. We have adapted—as will they. But terrorists, like any other organization, need success to survive and to grow, and we have been able to deny them much of that.

We must take the long view. The safety checks and restrictions at airports will continue. Alerts will come and go. And the war on terrorists will last a long time. There may be other sad days in our future. But we have come a long way since 9/11, and we have vastly improved our ability to deter and to defeat terrorists.

As Thomas Jefferson noted, liberty is based on vigilance. ☞

from an expert in the field:



Ryan Williams is an assistant professor of law at Western State University College of Law in California, where he lectures on national security and international terrorism. Prior to teaching, he worked at the Lawyers Alliance for World Security in Washington, D.C.

IN THE PAST two years there have been several attacks on U.S. soil, despite a dramatic increase in security and awareness. In 2009, American Army Major Nidal Hassan opened fire at Fort Hood in Texas, killing 13 people and wounding 30. In May 2010, American Faisal Shahzad tried to blow up Times Square in New York. And last Christmas, a radicalized

American teenager attempted to blow up a Christmas-tree lighting in Portland, Oregon.

Part of the problem is that the new security measures are often ineffective. For example, Shahzad failed because he bought the wrong explosives, not because Homeland Security stopped him. On Christmas Day 2009, Umar Abdulmutallab attempted to blow up a plane flying from Amsterdam to Detroit. He was foiled only by courageous passengers on the plane. No air marshal stopped him, and, though he was a reported terrorist, he was not added to the no-fly list. As a result, to prevent such international terrorism, body scanners were installed—domestically. They do nothing to make America safer from foreign terrorism.

The inadequacy of security measures is not the only reason America is less safe, however.

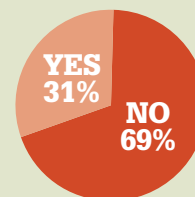
Since 9/11, according to the Congressional Research Service, more than 2,000 innocent Muslims are killed annually in Afghanistan as a result of the war. Such “collateral deaths” have also occurred in Iraq, Pakistan and other countries where America is fighting terrorism. This global war on terror, though fought with the intention of protecting our country from further terrorist attacks, is quite likely having the opposite effect.

Those who incite hatred also create an unsafe environment. One need look no further than the recent bombing and shootings in Oslo, undertaken by a Norwegian national opposed to Muslim immigration, which echoes the negative views about Islam shared by many.

Finally, even if America succeeds in killing all of the current jihadists, would that make America safer? Perhaps, in the short term. But such a goal ignores the root of the problem. As national security expert Jim Berger noted recently, “You cannot tell someone, ‘You are my enemy,’ and then blame them for believing you.” ☞

AUGUST DEBATE RESULTS:

Should teacher layoffs be based on seniority?



Percentage reflects votes received by August 12, 2011.

• • • • •

JULY DEBATE RESULTS:

Are biofuels actually a good idea?

YES: 57% NO: 43%

Percentage reflects votes received by July 31, 2011. Results may reflect Debate being picked up by blogs.



See Dialogue pages for more debate responses

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— PC Perspective, Ryan Shrout

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1 AMD defines All-day battery life as 8+ hours of continuous use as measured with the Windows Idle test.

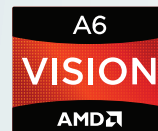
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Brilliant HD

Interviews that click

Finding the best talent with the right questions

PHOTODISC

By Rhonda Abrams

IN SMALL BUSINESSES, every employee counts. Hire the right person and he or she will help you increase your income and decrease your headaches. Hire the wrong person and you've got trouble. So when it's time to hire, it's critical that you choose the right person. One of the key steps in successful hiring is conducting interviews that help you discover the best talent and the best fit.

Ideally, once you get the word out about your job availability, you'll attract lots of applicants. Then it's up to you to screen the applications and meet the best candidates. After all, you probably don't have a human resources manager to turn to. But, with just a little bit of preparation, you can conduct a killer interview and find just the right person to add to your team and take your business to the next level.

What are the keys to successful interviews?

Set aside time. Don't rush through interviews or allow interruptions such as calls or questions from staff. Block off time on your calendar, and give each candidate sufficient time.

Plan your questions ahead of time. Make a list of things to ask all candidates that will help you know if they're a good fit for the job. Then review each candidate's application for specific questions about his or her own background.

Ask open-ended questions. Avoid questions that can be answered with a simple yes or no. Get the candidate talking.

Plan what to say about your company. The best candidates may be considering more than one job offer. Let them know about the job and also the upside of working for your company. Be positive, but be honest.

The Costco Connection

Costco offers online payroll services to Costco members, through Intuit. For information, visit Costco.com and click on "Services."

Review your benefits. Many applicants are particularly motivated by benefits, especially health insurance. If you offer benefits, be sure to let the applicants know.


Know what not to ask. Be careful—some questions are illegal (see box at right).

Don't make promises you can't keep. Never make any promises or implied promises about job security, raises or career advancement (such as "I never lay anyone off"). These could get you in legal hot water later.

Leave time for questions. Always ask if the candidate has questions. The best candidates will ask questions about the company, your products or services, and/or the job itself, not just questions about salary, vacation and work hours.

Schedule a second interview. If this is an important hire—especially if it's your first employee or you'll be working in close quarters (including your home)—meet with your top prospect a second time before making a job offer, perhaps over lunch at a restaurant. This type of setting encourages people to let down their hair, and you'll get a better sense of the person and whether you click.

Listen. Listen. Listen. Don't do all the talking! Really listen to how candidates answer your questions and what's on their mind.

Remember, the interview process is a two-way street. Your top candidates will also be deciding whether they like the job and want to work for you. Ideally, it will be the perfect fit—for both of you—and you'll find that hiring the right person helped your business grow. 

Rhonda Abrams has started four successful companies. Currently, she heads The Planning Shop, a publisher specializing in entrepreneurship and small business (www.planningshop.com). She is the author of Successful Business Plan: Secrets & Strategies.

Interview do's and don'ts

DON'T RUN AFOUL of anti-discrimination laws! Here's what you can and can't ask in a job interview:

No: How old are you?

What's your date of birth?

When did you graduate from high school?

No: What language did you speak growing up?

No: Are you married?

Do you plan on having children?

No: What is your religion? What religious holidays do you observe?

No: Do you suffer from any chronic illnesses? Take prescription medicines? Have a disability?

No: Have you ever been arrested?

No: Are you a member of the Army Reserve?

Yes: Are you over 18?

Yes: Do you speak any languages other than English that would be useful in this position?

Yes: Do you have any conflicts with the company work schedule?

Yes: Can you work on holidays or weekends if required?

Yes: Can you perform physical tasks necessary for this job with reasonable accommodation for your needs?

Yes: Have you ever been convicted of a felony?

Yes: Do you have any military experience?

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Security cameras

Detection is also deterrence

By Andrew Allentuck

ACCORDING TO THE nonprofit National Association for Shoplifting Prevention, shrinkage in stores, from employee and shop-per theft, supplier fraud and inventory miscounts, amounted to \$37.1 billion in 2010. "Celebrities shoplift, organized gangs do it and ordinary folks do it," says Barbara Staib, the organization's director of communications.

As a result of this, as well as domestic concerns about burglary and child safety, video surveillance systems have become common in businesses and in homes. Security cameras not only document activity, but can also deter or even stop crime. For a few hundred dollars, it's possible to buy a few security cameras and a digital video recorder able to capture and hold many weeks of images.

Here are a few things to know when looking into setting up a security camera system:

- The exact amount of storage depends on how many frames of motion are recorded per second, the resolution, the capacity of the system and the amount of commotion that is recorded.

- Searching for an image of an incident is as easy as calling up a day and time that is date-stamped by the recorder or indexed by computer software, usually part of a package, that allows a desktop or portable computer to log events. Some systems permit remote viewing of images that can be sent from the camera to a smartphone anywhere in the world.

- Small systems with just a few cameras can usually be installed by the purchaser. Larger systems are best installed by licensed electricians or specialists in telecommunications systems.

- Placement of cameras has to be done with discretion. In stores, customers expect that they may be watched, although a store manager could face legal challenges if cameras are in places where there is an expectation of privacy, such as changing rooms and bathrooms. To

The Costco Connection

Costco and Costco.com carry a variety of security cameras for home or business use.

protect themselves from privacy challenges, stores usually post signs that say the premises are watched by security cameras.

- Burglars can be deterred by putting out cameras that serve as "unwelcome" signs. "Surveillance cameras that can be seen provide a few minutes of thought for anyone considering foul play in a home or place of business," says Josh Kass, operations manager of Advanced Technical Security Solutions, a company based in Winnipeg, Manitoba, that provides property protection services to businesses and homes.

- In the home, a word to babysitters may help to protect those who can't fend for themselves. "It's a good idea to inform people who work in your home that there are cameras watching; it may make them more comfortable and even more responsible," says Kass.

Key questions to ask yourself when shopping for a home or small-business security video system:

- What would I like to monitor?

- Is it for home or business? Home systems tend to use two to eight cameras, while business applications may require 16 or even more cameras.

- How would I like to monitor my home or business? Many systems allow you to monitor remotely via PC, Mac and most popular smartphones in addition to local monitoring.

- How many areas require monitoring? Use one camera per area.

- How big are the areas? Cameras vary in their ranges. Many have remote pan and tilt controls.

- Do I need night-vision cameras? ☑

Andrew Allentuck is a financial writer based in Winnipeg, Manitoba. His latest book is *When Can I Retire? Planning Your Financial Life After Work* (Penguin, 2011).

Be aware, be smart, be safe

BEING WATCHFUL when shopping or on the street is also important. Costco member Louis Perry, president of Los Angeles-based Kadima Security Services Inc., offers these tips.

1. When pulling into a parking space, observe your surroundings. If something doesn't look right—for instance, if you see that there are people parked in a van or a car with no purpose, or if you see someone standing outside near your parking space with no purpose—find another space.

2. When leaving a store, beware of any person who asks, "May I help you push

your cart?" While you open the car door, he or she may try to distract you while an associate criminal steals your purse.

3. Put credit cards and cash away at the register and not in the middle of your walk to the car.

4. Do not leave your car running while loading your shopping into it. A criminal could jump in your car and drive off.

5. If you make bank deposits regularly, use different routes. Also, do not use deposit bags while walking along the street, which can attract the attention of a criminal. Carrying the money in a fast-food bag

would be a deterrent.

6. Before inserting your debit or credit card in an ATM, inspect the ATM and make sure a card reader hasn't been attached to the insert section of the machine. Information gained from a card reader allows people to get into your account and withdraw your money. These criminal gadgets are inserted inside the entry of the ATM's card reader. If you see anything protruding from the ATM's card reader, walk away and report it.

7. Be alert for movie pirates who try to sell you movies on the street and elsewhere. Once you get home you may find there is nothing on the disc. More important, it is against the law. ☑



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WAREHOUSE ONLY

Small nonprofit plays a big role

Catching criminals



By Diane Stapp Williams

PAUL AND PEGGY SECAUR still recall what inspired Paul in 1990 to start Fax Net 1, an award-winning, nonprofit crime-prevention organization in Phoenix.

"A building manager up the street from the high-rise I was managing called to warn us about 'some guy who was swiping women's purses from tenants' desks,'" says Paul. That informal alert led to the purse snatcher's quick capture, and it got Paul to thinking: "I wondered if faxing alerts to businesses could help outrun other bad guys."

He recruited Peggy to implement his vision, and asked six local businesses to fax alerts to one another when they learned of criminal activity in the vicinity. Within three weeks, "we caught a bank robber and a rapist, broke up a counterfeiting ring and even helped find a man with Alzheimer's" who had wandered from home, Paul says. "It was like they walked into our net."

Impressed with the success of the fledgling fax alert service, the Phoenix Police Department asked the Secaurs to partner with law enforcement. Today, 21 years later, Fax Net 1 serves as a crime information distribution system for about 40 local and state-wide police department partners, plus federal organizations such as the Secret Service, FBI and Department of Homeland Security. Fax Net 1 also partners with more than 40,000 businesses and community agencies—airports, hotels, convenience stores, banks, neighborhood block watch groups and more.

How it works

When Fax Net 1 receives emailed crime alerts from law enforcement, the program director electronically faxes a copy to all law enforcement partners, then edits and electronically faxes selected alerts to specific member businesses that may be in the path of the criminal suspect.

However, Fax Net 1's partners and members receive the alerts as paper faxes in most cases. "We want them to get the paper faxes because you cannot doctor a fax, and it is more likely that the information will be seen much faster than if emailed," says Peggy. If a motel front desk clerk or a pharmacy clerk had to

wait for a supervisor to check email, the alert might not be seen in a timely fashion. And, "faxes don't have firewalls," she adds.

Catching crooks

One million electronically faxed alerts were sent in 2010, and law enforcement authorities report an average of one criminal caught every five to six days because of Fax Net 1. "They help us put together pieces of a puzzle, and to be better police officers," Phoenix Police Detective Mark Potts tells *The Connection*. U.S. marshals have thanked Fax Net 1 for its part in many arrests.

Four to five alerts go out daily to more than 1,000 Arizona pharmacies, including Costco's. Potts credits Fax Net 1 for the 2009 capture of an armed robber who was demanding the addictive painkiller Oxycontin from a dozen pharmacies in Phoenix and surrounding cities.

And Peggy will never forget when Fax Net 1 was notified about an 8-year-old child abducted from a schoolyard in Las Vegas by a man who was likely heading to California. She contacted various businesses along the criminal's route, including bars. Later, it was

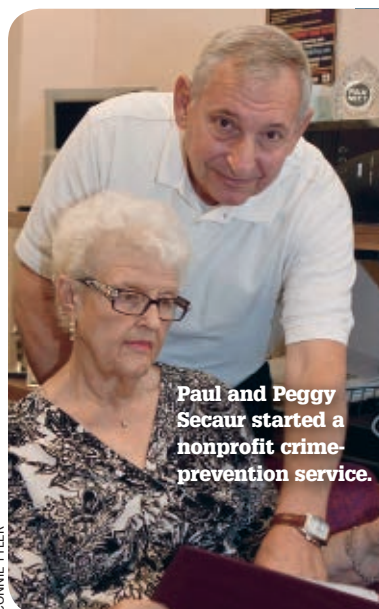
rewarding to hear, "Your fax just saved the life of a little boy," Peggy relates. The National Center for Missing and Exploited Children will be working closely with Fax Net 1 in the near future, she adds.

Finding support

As a 501(c)(3) nonprofit Arizona corporation, Fax Net 1 depends upon grants, donations and volunteers. The program director, who sends out the alerts, is the only paid employee. Three volunteers handle information technology, database management and website management. "Our biggest challenge is keeping up with advances in technology," says Paul. "A big change is that now Phoenix police can pull up our alerts on their vehicles' mobile computers."

Much of Peggy's time is spent researching and writing grant proposals to continue funding Fax Net 1. "We do not charge anyone for our service," Peggy states. "Our mission is crime prevention. We just want to bring the bad guys to justice." ☐

A former counselor, Diane Stapp Williams is now a Phoenix-based freelance writer.



CONNIE TYLER

member profile

Name: Fax Net 1

Founders: Paul and Peggy Secaur

Number of employees: 1

Volunteers: 3 to 4

Contact at: faxnet1@faxnet1.org
(602) 534-8562 or (602) 320-3071

Website: www.faxnet1.org

Member at: Paradise Valley, Arizona, Costco

Since: 1993

Comments on Costco: "We get most of our office supplies, groceries for various events, gas for our cars, and beautiful special picture awards for Fax Net 1 ceremonies at the Paradise Valley Costco. We love Costco!"

—Peggy Secaur



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TRENT WOOLFORD

A more perfect union

Rwanda Partners strives to weave a torn country back together

By T. Foster Jones

IN 1994, THE WORLD watched in horror as the impoverished Republic of Rwanda was convulsed in a civil war, one that led to one of the most brutal genocides in human history.

The ruling Hutu majority of the tiny central African country implemented the mass slaughter of the Tutsi minority, brutally murdering—over the course of approximately 100 days—at least 1 million Tutsi men, women and children. Hundreds of thousands of Rwandese were forced to flee, leaving behind their homes or their families in the ensuing chaos.

The Tutsi fought back, defeating the government army and seizing control of the country. They organized a coalition government and eventually elected Paul Kagame as president.

But the genocide left the nation in need of healing: caring for orphans and widows and rape victims left behind, and providing opportunities for Rwanda's 11 million citizens to find a way out of the devastation and poverty.

A call to help

Enter Costco member Tracy Stone.

In 2004, Stone, a Bellevue, Washington, mother of two, and self-described “risk-averse and unadventurous person,” felt called to help in Rwanda. She led 17 members from her church on a visit to the country. There, she

met women who had endured rape and the murders of their family, yet who survived and even forgave their assailants.

Egidia, Priscilla and Rosalie weave baskets outside their homes in Rwanda.

“Over the years, I had heard stories of these courageous women. I wanted to go there and thank them,” says Stone, explaining that their stories helped her through some of her own personal struggles.

Compelled by the Rwandan widows’ stories of survival, Stone felt, upon returning home, that thanks weren’t nearly enough. With her husband, Greg, she created the non-profit Rwanda Partners to help address the country’s many needs.

“Greg had extensive experience running nonprofits,” says Stone, “and both of us had experience working in missions.”

They made contacts in Rwanda and hired employees. Eventually, the needs of the organization and the enormous amounts of travel (Tracy has made 13 trips to Rwanda; Greg has made 16) made it obvious that Rwanda Partners was growing beyond Tracy’s ability to manage. Greg came on full time in 2008 and in 2010 took over as the executive director.

Rwanda Partners has gone on to become an international organization, raising more than \$2 million since its inception and helping thousands of people every year. The organization provides trauma counseling to rape victims, assistance to households headed by orphans, educational support for the poorest children, loans for small businesses, and training and supplies to basket-weaving women (see sidebar on page 26).

Reconciling and healing

Perhaps Rwanda Partners’ most dramatic program involves the “healing and reconcilia-

CONTINUED ON PAGE 26

Greg and Tracy Stone



MICHEL KAYIRANGA

supplier profile

Name: Rwanda Partners

Principals: Tracy and Greg Stone

Founded: 2004

Number of employees: 15

Contact at: 159 Western Ave. W., Suite 455, Seattle, WA 98119
(206) 588-8029; www.rwandapartners.org

Products at Costco: Rwandan baskets and handbags

Comments about Costco: “Our weavers’ lives have been transformed. Costco has definitely been instrumental in this transformation, enabling us to reach more customers than we ever have before.”

—Greg Stone

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WAREHOUSE/COSTCO.COM

CONTINUED FROM PAGE 25

tion" teams that bring together genocide survivors and perpetrators.

"Forgiveness is a terribly challenging concept for people to grasp, particularly in such a horrific scenario as Rwanda's genocide," says Stone. "However, for the country to heal, the past has to be confronted."

About 400,000 survivors of the genocide still live in Rwanda. More than 80,000 genocide perpetrators have been released from prison back into their communities.

"Rwanda's situation is unique in that the perpetrators are being released from prison and are returning to their communities in which they did their killing," says Stone. "The survivors are terrified of the perpetrators coming after them and the perpetrators are



MATT LANGHOUT

Rwandan baskets at Costco Road Shows. Each basket tells the story of its weaver.

terrified of the survivors retaliating. The situation is one that is filled with fear, terror, extreme anxiety."

Through multiday sessions, reconciliation team members, themselves survivors of the genocide who have forgiven the perpetrators, speak to both groups about their need to reconcile and move on in order to heal. Survivors confront the perpetrators about how the violence has impacted their lives. The perpetrators own up to their actions, apologize and ask for forgiveness.

Innocent Matata, a Hutu, acknowledges that he killed his Tutsi neighbors. "Those victims, they forgave us, and now we live together," Matata says.

"I forgave those I know and even those that I don't know yet," says Elena Nyirakibibi, a Tutsi widow whose husband and nine children were killed. "Nothing will bring my children back. That's why I have already forgiven them."

The healing among Rwandans is a lesson for the world, Stone says.

With that act, "the changes we see in the lives of participants are amazing," she adds. "Victims and perpetrators are finally able to move on, to stop hating, and are able to see hope for their future." [E]

Rebirth in a basket

HANDCRAFTED BASKETS have been a part of the Rwandan culture for centuries. Rwanda's women learn to weave the baskets, woven from natural fibers and grasses, at the hands of their mothers and grandmothers, passing the tradition down from generation to generation.

The intricately woven baskets are used as containers for grain and food products, as packages for small gifts, and for events such as weddings and baby christenings.

So, when Rwanda Partners was looking for ways to help Rwandans gain more financial freedom, baskets were a natural choice.

"The seeds for the basket program were planted during our first trip to Rwanda in 2004," says Greg Stone, who oversees the basket program. "We saw how unique and beautiful they were, and when we learned that the women had only a very small domestic market that could only sustain a handful of weavers, we started to put a plan together for marketing the baskets in the U.S.

"In 2005 we placed our first order of baskets for \$3,000," he continues. "This was a large financial risk for Rwanda Partners. But the bet paid off and we quickly sold out of the baskets. We knew at that point that there was a much bigger market for us to access."

In 2009, Costco began carrying the baskets in the Northwest. The response was so positive that the baskets are now sold at Costco locations across the country (check the Special Events on page 86 for dates). Greg and Tracy recently introduced sewn fabric handbags as well.

Rwanda Partners works directly with the basket weavers through their Rwanda-based staff, providing the women with skills training and weaving materials, as well as opening up markets for their baskets outside Rwanda.

"By working directly with the weavers, we are able to pay the weavers the highest wage for their baskets," says Stone. With the proceeds from their baskets, the women can provide their families with health insurance, school fees, additional food and clothing. Many of the weavers are able to pay someone to work their farmland so they can continue to weave—a more profitable source of income. In addition, many of the weavers have been able to purchase a cow—a valuable commodity—for their families.—TFJ





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- **GIVE YOUR HAIR A BREAK.** For a sophisticated and healthy style, skip the blow dryer once a week. After washing, twist wet hair into a long ponytail, then wrap it around itself and secure with a bobby pin. A healthy updo.
- **BE KIND TO YOUR HAIR.** A blow dryer is less harsh than a curling or flat iron. Try creating your style with a round brush and blow dryer as a gentler alternative to hot styling irons. Make sure to use the nozzle attachment so there's no temptation to put the dryer directly against hair, which can be damaging.
- **MULTI-TASK YOUR CONDITIONER.** Try rubbing a drop of Humectress Conditioner onto palms and then smoothing and taming unruly hairs, frizz, static and flyaways. It's like moisturizer for your hair.

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WAREHOUSE ONLY



Assembling the essential pieces for a secure future

Aging wisely

JUST HOW OLD ARE YOU? Ask yourself what your age will be on your next birthday, and whether the answer is 30, 60 or some age in between, it will likely come with a twinge of realization that time is passing by quickly—maybe faster than you'd like.

When you're young, a driver's license, the drinking age and voting are on your radar; other age issues are for later.

In middle age, there are tons of distractions. Money tends to get allocated to the kids' education in lieu of preparing for your golden years. After all, that's still a long way off.

If you're in the "sandwich generation"—caring for both kids and aging parents—you may be additionally distracted by the challenges your parents are facing. How can you help them through the needed transitions?

Or maybe you're facing those same transitions yourself, looking at a picture puzzle with many important pieces still missing—an estate to protect and preserve, changes in living space, medical concerns and wealth sustainment. Will you have enough to get as far as you're going if age 90 really is the new 75?

The Connection recently asked readers to voice their concerns about aging and retirement. Three thousand readers weighed in with several common interests that a panel of experts addresses here with tips and guidance.—David Wight


Finance comes first


By Eric Tyson


THE EARLIER YOU START planning for your financial future, the more years you'll have to accomplish your goals. But, no matter your age, the better you plan, the better your options will be.

New to the workforce

If you're in the early years of being in the full-time workforce, here's how to get on the path to financial success:

 **Get in the habit of saving and investing.** Ideally, your savings should be directed into retirement accounts, such as employer-based 401(k) plans, that offer tax benefits, unless you want to accumulate down-payment money for a home or small-business purchase. Start saving and investing money beginning with your first paycheck. Try saving 5 percent of every paycheck and then eventually 10 percent. A fund of funds (such as a life-cycle fund) is a simple and highly diversified way to get started. If you're having trouble saving money, track your spending and make cutbacks as needed.

 **Get insured.** When you're young and healthy, imagining yourself feeling otherwise is hard. But because accidents and unexpected illnesses can strike at any age, forgoing health coverage can be financially devastating. When you're in your first full-time job with limited benefits, buying disability coverage, which replaces income lost due to a long-term disability, is also wise.

 **Continue your education.** After you get out in the workforce, you may realize how little you learned in formal schooling that can actually be used in the real world, and, conversely, how much you need to learn (such as personal financial management) that school never taught you. Read, learn and continue to grow. Continuing education can help you advance in your career and enjoy the world around you.

Heading toward retirement

If you spent the bulk of your adult life working, retiring can be a challenging transition. Most Americans have an idealized


vision of how wonderful retirement will be: no more irritating bosses and pressure from work deadlines; unlimited time to travel, play and lead the good life. The reality, though, for most folks is different, especially for those who don't plan ahead (financially and otherwise).

Here are some tips to help you through retirement:

Plan both financially and personally. Leaving a full-time career creates big challenges, such as what to do with all your free time. Planning your activities is even more important than planning financially. If the focus during your working years is solely on your career and saving money, you may lack interests, friends and the ability to know how to spend money when you retire.

Take stock of your resources. Many people worry and wonder whether they have sufficient assets for cutting back on work or retiring completely, yet they don't crunch any numbers to see where they stand. Ignorance may cause you to misunderstand how little or how much you really have for retirement compared with what you need.

Reevaluate your insurance needs. When you have sufficient assets to retire, you don't need insurance to protect your employment income. On the other hand, as your assets grow over the years, you may be underinsured in regard to liability insurance.

Evaluate healthcare/living options. Medical expenses in your retirement years (particularly the cost of nursing-home care) can be daunting. Which course of action you take—supplemental insurance, buying into a retirement community or not doing anything—depends on your financial and personal situation. Early preparation increases your options; if you wait until you have major health problems, it may be too late to choose specific paths. 

Eric Tyson is the best-selling author of Personal Finance for Dummies and Investing for Dummies, and co-author of Home Buying for Dummies and Real Estate Investing for Dummies.

Estate planning without conflict

By Rikk Larsen

THE MOST COMMON cause of family conflict in the estate planning process is a lack of effective communication.

Many parents never discuss money. Maybe you don't either. A classic example of family conflict is when parents decide to give a "less well off" child more from their estate than they plan to give their other children. The parents would likely be stunned to know that the other siblings feel hurt because they see this as an expression of their love, not as the economic equalizer it was intended to be. A targeted discussion during the planning process could easily avoid this future misperception.

What if your family doesn't communicate well, but you want to avoid heartache and conflict in planning your parents' estate? There are a number of good practices you can become familiar with.

Identify barriers

Try to identify the types of communication problems you regularly encounter in the family. Common types include:

Different perceptions of fairness. This is one of the most frequent obstacles. Everyone brings a different definition of fairness; then feelings of inequity fuel conflicts. Does fair mean equal, or is it tempered by some people having different needs? For instance, maybe Mom and Dad paid college tuition for all their grandchildren, but one of your brothers has no chil-

dren. He might feel shortchanged, but should he receive some additional compensation from the estate?

Possible solution: Draw out each family member's ideas about fairness. Get to the bottom of anyone feeling shortchanged by past events, and identify expectations about additional compensation.

A family leadership vacuum. Mom was always the family communications hub, but now she just tells everyone exactly what he or she wants to hear. She no longer has tolerance for any sort of conflict, and because of that does not accurately relay information.

Possible solution: Strategize with your closest siblings about how to approach the situation, not to gang up but to change the tone and smooth the discussion.

Entrenched family dynamics. Siblings tend to slip into old roles when they get together, even unconsciously sitting in the same seat for dinner where they sat 40 years earlier. Parents and siblings need to understand that traditional role assumptions may not apply. For instance, the oldest sibling isn't necessarily the smartest or a natural leader, and may not be the best candidate to have power of attorney or to be appointed executor.

Possible solution: With a light touch, be transparent about the tendency

CONTINUED ON PAGE 30





CONTINUED FROM PAGE 29

to revert to old roles. Consider empowering younger family members to take on information-gathering roles. Monitor speaking time to break up old patterns and facilitate decision-making.

Essential targeted communication tools

You know the personalities in your family. Target the communication style to those specific personalities. Pay attention to these aspects.

Carefully plan family meetings. Do what mediators do to help your communication system to be more effective. Pay attention to timing and location, determine who should participate, spell out the discussion topics and invite expert advisers if needed.

Fully explore intent with your parents. Be ready to gently but firmly discuss your parents' values: Are those values consistent with the younger generation? For example, how will your parents deal with blended families or adopted children when the younger generation may want all heirs—bio and adopted—to be recognized by the estate?

Learn new ways to make decisions. Focus on allowing all family members to be heard. Explore a consensus model instead of voting, abdicating or dictating. With a con-

sensus, all family members feel that they can live with the final solution, even if it's not everything they wanted.

Simple communications tools to remember

There are several general strategies that may come very naturally to you and could help to move family conversations forward.

Take a walk in the other person's shoes. Try to understand what's going on for all your family members.


Separate the person from the problem. Conflict is a shared problem that you can conquer together without placing blame.

Remember optimism. Celebrate small successes and build on them.

Break bread together. Sharing a meal can help reestablish bonds and open communication.

Regularize family meetings, phone calls and emails. Keep everyone in the loop.

Try a little humor. It's not a funny situation, but if you can avoid taking everything so seriously, it will be easier to discuss issues.

Finally, always remember forgiveness. Fixing communication problems is not easy, especially when you've been hurt in the past or you're currently embroiled in your family conflict. But by combining patience, open-mindedness and forgiveness, you will be on your way to more productive conversations and better decision-making. 

Rikk Larsen, co-author of Mom Always Liked You Best: A Guide for Resolving Family Feuds, Inheritance Battles and Eldercare Crises, practices elder and family mediation in the New England area (www.elderdecisions.com).

Downsizing proves desirable

By Vickie Dellaquila

WE ALL DO IT to some degree. It may be collecting certain items, storing thousands of photos or saving all of our children's schoolwork, but at some point in our lives we may need to downsize and deal with those treasures. Tossing it all into the trash, an option for some, would likely be emotionally devastating for most of us.

When to downsize

Downsizing may not be a choice. If you've become an empty nester with more space than you can handle or if you have health issues that require a lifestyle change, you may be considering a move to a smaller home or a retirement community. You won't be able to take all your possessions with you. Going through the process of downsizing yourself, if you are able to, is a good idea because you make the choices about what to do with your belongings. If you wait until you are physically unable to do this, the choices may have to be made for you.

Others choose to downsize just to simplify life. At any age, many life transitions present good opportunities for downsizing. For example, as your children go through stages of their lives, you can let go of some of the items that go with those changes. If your child is in high school, trim away those piles of elementary school papers that you haven't looked at in years. Likewise, job transitions are also opportunities for recycling paperwork that went with your former job.

Physical and emotional toll

Expect downsizing to take time, and recognize that it will be both physically and emotionally draining. You shouldn't try to do it by yourself. Be sure to line up the help of relatives, friends or a professional organizer.

Attics, basements and garages tend to be collection areas for seldom-used things. Be very careful, because accessing those areas can be very strenuous.

Downsizing involves making many decisions—often a mentally exhausting process—about what you want to do with your belongings. Then comes the real work. Items to be sold, recycled, trashed or donated to various charities need to be prepared, packed and moved out for pickup or transporting.

“Life would be infinitely happier if we could only be born at the age of eighty and gradually approach eighteen.”

—Mark Twain

There is also an emotional toll in going through the process. All those belongings will likely conjure up numerous memories—not just for you but also for any adult children who might be assisting you.

The upside of moving to a smaller place

It could happen at age 60 or maybe not until age 90, but at some point many older adults decide to leave their family home and relocate to a place better suited to enjoying the golden years. It's not something to procrastinate about, because the benefits are numerous, making for a happier lifestyle.

Instead of worrying or feeling guilty about being unable to keep up the necessary maintenance, yardwork or cleaning of your large older home, you'll find a smaller place limits the chores and frees up your time for what you really enjoy.

If your older home has narrow stairways that you need to use to get to the bedroom, bathroom or laundry room, a modern single-level place is a much safer and more practical layout, particularly if you have any health problems.

Older neighborhoods tend to become transitional and subject to crime problems. Given reported increases in crimes against

older people—specifically, scam artists and home invasions—moving to a safer environment brings peace of mind and security.

If you no longer drive but don't like depending on others for transportation, moving into a better located place within easy walking distance of shopping, bus routes, the bank, the library or a community center makes your lifestyle much more independent.

Vickie Dellaquila is a Certified Professional Organizer, the author of *Don't Toss My Memories in the Trash* and the owner of *Organization Rules® Inc.*, www.organizationrules.com, based in Pittsburgh.

CONTINUED ON PAGE 32

Learning elder-care language

IF YOU START looking at care alternatives for aging relatives or yourself, you'll soon discover an intimidating new vocabulary and, worse, an uneven playing field where apples and oranges are difficult to sort. Below is an introduction to many of the more common elder-care services you'll encounter, but expect to find wide-ranging versions of services in each of these categories.




Category	Residential	Medical care	Description
Elder-care finder	NA	NA	Service to help define individual needs and to locate care alternatives within a geographical area
Home-care help	In own home	No	Non-medical assistance in the home; housekeeping, meal preparation
Home-care nursing	In own home	Yes	Medical care in the home by licensed personnel
Adult day-care centers	No	Limited	Community based; typically weekdays; food and activities; limited healthcare for additional fee; transportation may be available
Adult family homes	Yes	Limited	Residential homes typically licensed for six nonrelated residents; provide room, board, supervision, personal care, social services; nursing staff may be available for an extra fee
Continuing-care residential communities	Yes	Yes	Housing community with full range of services, from independent living to skilled nursing
Assisted living	Yes	Limited	Individual apartments, full-time staff, activities and dining facilities; limited healthcare for additional fee
Skilled nursing home	Yes	Yes	Full nursing or rehabilitative care; licensed personnel
Hospice and palliative-care programs	In own home or dedicated hospice facility	Yes	Appropriate care for the last phase of life; comfort, not cure; relief of pain, symptoms and emotional stress

Getting to know Social Security


By Bob Jennings


WHEN MY FRIEND Steve sold his business a few years ago he seemed ready to retire. We started talking, and it quickly became evident he was concerned about his wife, Janice, who had little experience with financial matters and had never worked outside the home, and was the same age as Steve. Steve asked me for a quick summary of what his family should know about Social Security and retirement in general.

I started by telling Steve about what I call the "Triple D" rule for Social Security. This rule says that if Steve were dead, disabled or drawing his Social Security benefit, then his family would be qualified for benefits as well. He calmly said his goal was to meet the last part of the Triple D rule for planning purposes. I then gave him this list of five things for his family to remember in the event of his meeting the Triple D rule.

 Steve's wife will qualify for a retirement benefit from Steve's account as early as age 60 if Steve dies, or at 62 if Steve is still living. Both Steve and Janice should realize that for each year they take a benefit before they reach 66 their checks will be permanently reduced by about 8 percent. But they would have to live to their late 70s before it costs them more than they will receive by drawing early. If they are also drawing a retirement benefit from another retirement plan it will not reduce their Social Security benefit. Both Steve and Janice must apply to the Social Security office to obtain benefits and can start the process at www.socialsecurity.gov.


 Janice and Steve will both qualify for Medicare at age 65. If Steve were disabled he would qualify for Medicare at any age, but only after he had been disabled for at least two years. Although Medicare is a separate program from Social Security, if Steve and Janice have signed up for Social Security they will automatically receive enrollment forms from Medicare several months before turning 65.


 If Steve becomes disabled, he will qualify for his full, unreduced Social Security benefit no matter what age he was when he became disabled, but there will be a five-month waiting period before he receives a disability check from Social Security.

 If Steve is still living, Janice's benefit will usually be half of whatever Steve is drawing, but Steve must be drawing a check for Janice to draw on Steve's account. If Steve is dead, Janice's benefit will be the full benefit Steve was drawing

(or qualified for), but she will not get both his check and her check if he dies. If Janice drew on Steve's account it would have no effect on his benefit.

Janice also needs to be aware of the divorce rules. Once she has been married to Steve for at least 10 years, she receives Social Security and Medicare benefits based on Steve's account, but if they divorce before 10 years of marriage, she receives no benefits unless she has her own history of paying into the system.

 Medicare Part A, which covers hospital and major medical care, is free, but Medicare Part B will cost Steve and Janice around \$100 each per month when they sign up. Steve and Janice will still have to pay various deductibles and co-pays over and above the Medicare premiums.

Steve, like many other Americans, was also curious as to whether he would get everything out of Social Security that he had paid in over the years. Nearly all Americans withdraw far greater Social Security and Medicare benefits than they have paid in simply because the value of the Medicare benefit, combined with a monthly retirement check, is much greater than the cost of 40 years of payments. When analysts look at what individuals have paid in versus what they withdraw in benefits, they often overlook the huge additional benefits from Medicare. 

Bob Jennings, www.ssmcare.com, is a CPA, EA and CFP and the author of Understanding Social Security & Medicare.

Useful calculators for planning

What do you need to save to retire?

<http://cgi.money.cnn.com/tools/saveyoung/index.html>

Get a rough estimate of how long you may live.

www.ssa.gov/planners/lifeexpectancy.htm

Determine your Social Security benefit.

www.ssa.gov/estimator

Downsizing resources

National Association of Professional Organizers

www.napo.net

National Association of Senior Move Managers

www.nasmm.org

Social Security and Medicare resources

The official website of the U.S. Social Security

Administration, www.ssa.gov, is loaded with videos, downloadable publications, useful links and tips about Social Security and Medicare benefits. Other worthwhile resources include:

www.medicare.gov

www.aarp.org/work/social-security

www.law.cornell.edu/socsec

The Costco Connection

Costco offers a suite of personal finance and insurance services for members. For details, go to Costco.com and search "Services," or look for brochures near the service counter in your local warehouse.

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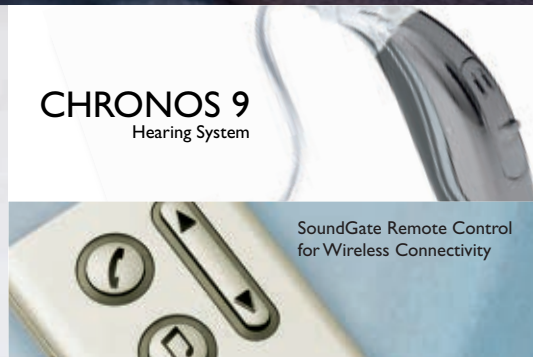


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Which **probiotic** is right for you?

Although probiotics are now available in a variety of foods and supplements that promise a wide range of health benefits, probiotics themselves are just beginning to be understood. An understanding of the fundamentals of probiotics will help you select the best supplement for your needs.

What Is a Probiotic?

Probiotics are “friendly” bacteria that are available in different strains providing health benefits when consumed in adequate amounts. Probiotics also exist naturally in foods such as cultured or fermented yogurt, cheese, and vegetables and have been consumed for generations. In recent years, many probiotics have been scientifically studied and identified for offering specific health benefits. Dietary supplements are a good way to ensure that you are getting the necessary amount of probiotics that have been shown to deliver the specific health benefits you are seeking.

Probiotics contain different genera, species and strains of the same species – not all microbes sold as probiotics have been tested for health benefits and not all products should be expected to work the same. Therefore, product claims related to health benefits should be made only for products that have been tested in human studies and found to be effective.

How Do Probiotics Work?

A healthy digestive tract is important for overall health and wellness. A normal digestive tract includes a balanced amount of “beneficial” bacteria, but various factors can upset this balance. With 60% of the body’s immune cells located in the digestive system, experts believe there is a relationship between the health of the body’s digestive system and its natural immune defenses. Some scientists believe that routine consumption of certain types of probiotics can optimize immune health by reinforcing the protective barrier of the intestine. Other types of probiotics are being researched for their role in other health benefits, such as maintaining the healthy function of the digestive tract.

Why Combine Probiotics with Nutrients?

Combining a high quality probiotic with a multivitamin is not only very convenient for those looking to limit the number of pills to take, but also provides dual levels of support for immune system health. A unique combination of probiotic and vitamins and minerals works in harmony to help your immune system stay strong naturally. It ensures the delivery of probiotics to the gut and vitamins and minerals in the stomach for optimal absorption.

What Should I Look for in a Probiotic Supplement?

Look for the following information on the product label:

- **The probiotic should be clearly named.** Look for products that identify the genera, species and strain of the probiotic. For example, *Bifidobacterium* [genera] *bifidum* [species] MF 20/5 [strain] identifies a specific type of *Bifidobacterium bifidum*, the strain called MF 20/5.
- **The level of probiotics delivered per dose for the life of the product.** This number is usually expressed in “colony-forming units” or “CFUs.” The CFU level should be through the expiration date shown on the packaging, rather than “at time of manufacture.” This gives consumers confidence that the product is formulated to deliver the health benefits it claims on the packaging.
- **The health benefits or claims that have been demonstrated in human clinical trials for the product should be clearly stated.**
- **Proper storage conditions, handling and use information for the product.**

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Act your (real) age

By Michael F. Roizen, M.D., and Mehmet C. Oz, M.D.

MOST PEOPLE THINK aging happens like this: One day you start to feel old, and the symptoms domino right before your cataract-clouded eyes. Your bones creak, your back hurts, you space out on the names of your neighbors, you hate driving at night, you can't hear what your spouse is saying and your sex life pretty much comes down to brushing up against the washing machine. Soon you're eating dinner at 3:30 and your primary goal of the day is staying up long enough to catch *Wheel of Fortune*.

To us, that approach means you're drowning in life, not bathing in the beauty of it. We're here to challenge that perception of aging. The traditional focus of the medical community has been on treating chronic diseases and reversing acute illnesses associated with aging: cancer, heart disease, stroke. But you can do more to add serious years to your life—and life to your years. You can slow your rate of aging at the cellular level. We call this making your Real Age younger.

What is your "Real Age"? Your Real Age is the actual age of your body as opposed to your calendar age. Your Real Age is based on the effect of your lifestyle and behaviors on your risk of dying and disability. Do things that are healthy for you (or that make you look and feel younger) and your Real Age becomes much younger than your calendar age. Do things that age you or increase your

YOU control your rate of aging

risk of death and disability and you can have the body of an oldster even if the calendar says you haven't hit 31 yet.

Your Real Age reflects not only your risk of disease, but your risk of disability and your energy level *now*; you know you felt more energetic at 35 than you did or will at 65. One of the great things that the Real Age data has taught us is this: Make changes, see the rewards. (You can figure out your Real Age with a free test at—where else?—www.realage.com.)

As you grow older, all of your systems slowly deteriorate, which makes you more vulnerable to disease. And that means you have to start building defenses in your 30s, 40s and 50s against attacks that may not occur until your 60s, 70s and 80s. (Don't worry, though, if you haven't—many changes are at least partially reversible, meaning you can start to make your Real Age younger at any age.) By slowing the aging of your cells while simultaneously preventing disease, you can enjoy a higher quality of life and a much longer one.

Fortunately, science has finally figured out many of the spectacular biological processes that control aging. While science holds the keys, only you have the power to unlock your potential longevity. After all, aging may be inevitable, but the rate of aging is certainly not. ☑

Michael F. Roizen, M.D., and Mehmet C. Oz, M.D.—the YOU Docs—are the authors of nine New York Times best-sellers, including YOU: Staying Young: The Owner's Manual for Extending Your Warranty.

Adjusting your age

Here are a few tips to make your Real Age younger.

1. Walk 30 minutes a day. Walking makes your heart and immune system healthier. Bonus: Buy a pedometer and aim for 10,000 steps a day.

2. Floss and brush the teeth you wish to keep. Do it also for the heart you wish to nurture, the wrinkles you wish to prevent and the sexual satisfaction you wish to enjoy. And see a dental professional every six months.

3. Take omega-3 DHA pills (900 mg total) or have non-fried salmon or trout three times a week. Salmon and trout have DHA, the active omega-3 for eyes and brain (it converts to the good heart stuff, too).

4. Meditate for at least five minutes each day. Your brain (and soul) needs moments of silence to recharge, refocus and rejuvenate.

5. Drink three or more cups of coffee a day (if it agrees with you—caffeinated tea works as well) and eat curry dishes or foods with mustard to decrease your risk of Alzheimer's disease.

6. Plan to sleep seven to eight hours. Before you head to bed:

- a. Finish any must-do tasks.
- b. Take care of your nighttime hygiene.
- c. Perform deep breathing and/or meditation.
- d. Avoid anything too stimulating, such as watching TV or working out. Sex, though stimulatory (we hope), is OK. In fact, it's recommended.

7. Vitamin D₃ helps prevent cancer, incorporate calcium into the bones and slow the aging of arteries. Get 1,000 IU a day if you're younger than 60 or 1,200 IU a day if you're 60 or older.

8. If you're over the age of 40 (women) or 35 (men), take two baby aspirin (162 mg total) at breakfast; just make sure to get your doctor's approval first. It decreases your risk of heart attack, stroke, impotence, wrinkles and some cancers.

9. Know your numbers: blood pressure, low-density and high-density lipoprotein (LDL and HDL) cholesterol, triglycerides (TGs) and high-sensitivity C-reactive protein (hs-CRP). Do whatever you can to get them to 115/75, less than 100, more than 50, less than 100 and less than 1, respectively.

10. Always get second opinions on any medication that you will take for three days or more. ☑

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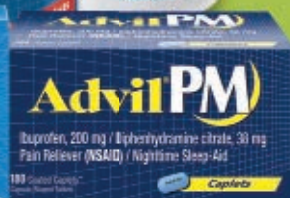
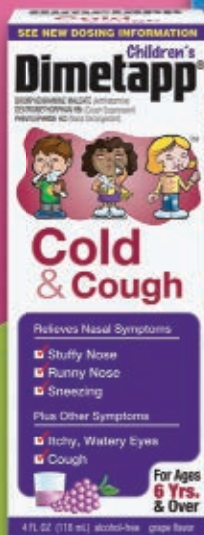
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YOUR HEALTHCARE PLAN

Health CALENDAR

September

National Cholesterol Education Month

THE NATIONAL HEART, Lung and Blood Institute reports that heart disease is the No. 1 killer of women and men in the United States. Each year, more than a million Americans have heart attacks, and about a half-million people die from heart disease, according to the National Institutes of Health.

High blood cholesterol is one of the major risk factors for heart disease. The higher your blood cholesterol level, the greater your risk for developing heart disease or having a heart attack.

Your age, gender and genetic makeup can affect your blood cholesterol levels, but you have no control over those factors.

Here are the variables you can control to reduce your blood cholesterol:

- **Diet.** Reducing the amount of saturated fat and cholesterol in your diet helps lower your blood cholesterol level.

- **Weight.** Being overweight is a risk factor for heart disease. It also tends to increase your cholesterol. Losing weight can help lower your low-density lipoprotein, aka LDL (bad) cholesterol, and total cholesterol levels, as well as raise your high-density lipoprotein, aka HDL (good) cholesterol, and lower your triglyceride levels.

- **Physical activity.** Not being physically active is a risk factor for heart disease. Regular physical activity can help lower LDL cholesterol and raise HDL cholesterol levels. It also helps you lose weight. You should try to be physically active for 30 minutes most days.

For more information about blood cholesterol and your lifestyle, visit www.nhlbi.nih.gov.

—David Wight

When to take your child to the ER

By Dr. Neal Shipley



IT'S IMPORTANT FOR parents to understand that children are not just little adults. Early on in life, their immune systems are less capable of fighting off infections. A "minor" injury or infection to an adult might have serious consequences for a small child. Doctors have to look carefully for signs of serious illness that might be different from adults. One way to approach this is to think about the **ABCDEs**:

"A" stands for Airway. Anything that blocks or interferes with a child's or infant's airway could be an emergency. So if a child is choking on something, then you should call 911 and get your child to the emergency room.

"B" stands for Breathing. If your child is having difficulty breathing, appears to be struggling to get a breath or has either an unusually rapid or unusually slow breathing rate, then he or she needs medical attention right away.

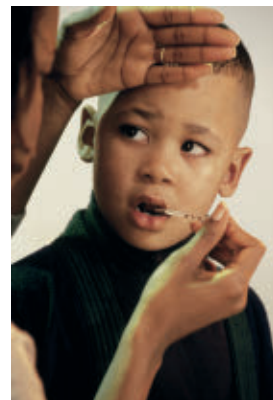
"C" stands for Circulation and also for Consciousness. If your child is bleeding and you can't control the bleeding with direct pressure, then he or she needs to go to the hospital. If your child is unconscious, has a high fever, is confused, acting strangely or "not him- or herself" or is limp, lifeless and hard to arouse, he or she also needs the ER.

"D" stands for Disability and also for Dehydration. If your child has had an injury and

can't walk or won't move part of his or her body; if he or she has abdominal pain with fever and is vomiting or having diarrhea to the point that not enough fluids can be retained, then you should take your child to the hospital right away.

"E" stands for Environmental Exposure. This represents a broad category of injuries that includes accidental poisoning, electrical shocks, burns, frostbite, heat-related illness or trauma—any of which could be serious and warrant immediate medical attention.

The bottom line is that while the ER is certainly meant for emergencies, I always tell parents to trust their instincts when it comes to their children—they know them best. If your child looks sick to you, then he or she probably is sick and should be seen by a doctor. 📺



COMSTOCK

An emergency physician for more than 17 years, Dr. Shipley is board certified in emergency medicine and internal medicine (<http://urgentcaremanhattan.com>).

A connection for stroke victims

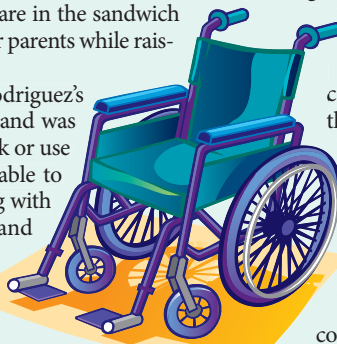
IT IS ESTIMATED THAT more than 800,000 Americans suffer strokes each year. This unfortunate statistic also means about that many caregivers are "born" each year as well. Moreover, more than 28 million people are in the sandwich generation, taking care of their parents while raising children.

Five years ago, Audra Rodriguez's mother had a massive stroke and was left without the ability to speak or use her right side. She still is unable to speak; however, she is walking with a cane and able to understand when people talk to her. "I have been taking care of her with my own family [4- and 5-year old girls] for almost five years," says Rodriguez, a Costco member in Gainesville, Virginia. The experience, rather than overwhelming her, motivated her to do more.

A physician assistant, Rodriguez decided to help other people in her situation. She started a Stroke Caregivers group on Facebook and then

launched www.mystrokecaregiver.com. The website provides helpful hints for caregivers looking after a loved one after a stroke. It has weekly blogs of caregiving topics, videos of exercises and tips for taking care of the stroke patient's daily life, and eventually, Rodriguez hopes, will offer financial awards to caregivers, allowing them to take much-needed time off.

"We all need to figure out the best ways to do this since I believe it will become more prominent in the future," says Rodriguez. "Already I have had many other stroke sites wanting to partner since we are all working toward a common goal." But the site offers more than just information, she adds. It provides communication. She says, "In the past few months I have had several people who wanted a phone consultation since their time in a doctor's office is limited. The information on the Web is great. However, there are times you just need to talk to someone." —T. Foster Jones



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Sweet, delicious and ready to eat

Pears are in!



RIVERMAID TRADING COMPANY

PEAR LOVERS, REJOICE! The fresh fall crop, including Bartlett, Bosc and Asian varieties, begins arriving this month at Costco. These are perfect for salads, baking, desserts and even with a variety of meats. *The Connection* asked Sharlene Taylor, a Costco produce buyer who oversees the pear program, for some thoughts about her favorite fruit.



Sharlene Taylor

FRANCE FREEMAN

Q: Why is this a special time for pear lovers?

A: As we head toward fall, so many different varieties are arriving on the market, so there's something for everyone.

Q: Generally speaking, which pears are best for which dishes?

A: Bartlett pears are great for salads, while Asian pears also work well in salads and make excellent sauces. The Bosc is a great baking pear. And all of these varieties are delicious when paired with the right wine and cheese.

Q: Any tricks for determining ripeness?

A: Pears don't ripen well on trees. They are harvested when they are mature but unripe, and need to be ripened after harvest. Determining ripeness depends on the variety.

Bartlett pears change from green to yellow as they ripen. Just leave them out on the counter until they reach the desired ripeness, as you would a banana, then refrigerate them.

Other varieties do not dramatically change color. Because pears ripen from the inside out, the best way to determine ripeness is to check the neck. Gently press near the stem with your thumb. When it gives to gentle pressure, it is ripe, juicy and ready to eat. If you wait until the pear is soft around the middle, it will be overripe.

Q: What's your favorite pear recipe?

A: I love them as an addition to a green salad. Drizzle on a sweet vinaigrette, toss in some pecans and feta cheese, maybe a few slices of red onion—so delicious! Pears offer just the right balance of crispness, juiciness and flavor to complement the other flavors and textures.—*Tim Talevich*



Cream of Celery Root Soup with Pears and Blue Cheese

1½ pounds celery root, peeled and chopped

2 fresh Bartlett or Bosc pears, cored and chopped, plus more for garnish

4 tablespoons minced fresh chives

4 cups low-sodium chicken broth

Salt and freshly ground pepper

2 ounces blue cheese, crumbled, at room temperature

Place celery root, pears, chives and chicken broth in a large pot over medium-high heat and bring to a boil. Cover, reduce the heat and simmer until the celery root is tender, about 15 minutes. Season to taste with salt and pepper.

Carefully transfer soup to a blender and purée until smooth. To serve, pour the hot soup into bowls and garnish with the crumbled blue cheese and chopped pears. Makes 4 to 6 servings.

Recipe and photo courtesy of Rivermaid Trading Company.

Roasted Pears with Honey Yogurt

4 fresh Bartlett or Bosc pears, cored and cut into quarters

½ cup light brown sugar

1 cup honey-flavored Greek yogurt

½ cup chopped nuts (pecans or walnuts) or ½ cup granola

Preheat oven to 500 F. Use a cast-iron pan, or line a heavy roasting pan with aluminum foil. Spray with nonstick cooking spray. Place the

pears, cut side up, in the pan and sprinkle with brown sugar. Roast for 25 minutes or until sugar is caramelized and the pears are golden and slightly softened. Baste if necessary.

Spoon into bowls and top with honey-flavored yogurt. Sprinkle with nuts or granola. Serve warm for breakfast, dessert or a snack.

Makes 4 servings.

Recipe and photo courtesy of the California Pear Advisory Board.



Balsamic and Fig Glazed Pear-Topped Chicken Breast

4 ounces goat cheese

¾ teaspoon dried thyme

¼ teaspoon fresh minced garlic

3 pears, cored and cut in half

1½ cups low-sodium chicken broth

1½ cups dried figs, plus diced pieces for garnish

¾ cup balsamic vinegar

¼ cup sugar

6 boneless, skinless chicken breast halves

2 teaspoons salt

1 teaspoon ground black pepper

Thyme sprigs, for garnish

Mix goat cheese, thyme and garlic until blended. Place 1 rounded tablespoon of goat cheese mixture into center of each pear half. Purée chicken broth, figs, vinegar and sugar in batches in blender until smooth. Pour into strainer set over a bowl. Press liquid (sauce) into bowl and discard solids. Pour half of fig sauce into a 13 x 9 x 2-inch pan.

Place chicken breasts over fig sauce in pan. Sprinkle with salt and pepper. Place filled pear half cut side down over each chicken breast and drizzle with remaining fig sauce. Cover pan with foil and bake at 375 F for 20 minutes. Remove foil and continue to bake, basting occasionally, 30 to 40 minutes until chicken breasts reach an internal temperature of 160 F.

Cut chicken breast and pear in half to serve. Spoon sauce over pears. Garnish each serving with diced figs and thyme sprigs. Makes 6 servings.

Recipe and photo courtesy of usapears.org.

Asian Pear Pastry

6 Asian pears

2 pounds prepared puff pastry, cut into 12 6-inch squares

1 cup plus 2 tablespoons sugar

2 teaspoons ground cinnamon

1 egg, beaten

¼ cup apricot preserves mixed with 2 tablespoons water

Whipped cream or vanilla ice cream

Preheat oven to 400 F. Put racks in the lower third of the oven. Line 2 cookie sheets with parchment paper.

Cut the Asian pears in half and remove seeds. Peel the pears if desired. Cut each half into thin slices.

Place 6 squares of puff pastry on each cookie sheet.

Mix sugar and cinnamon together in a bowl. Place 1½ teaspoons of this mixture in the center of each pastry square.

Divide the pear slices equally and place them on the pastry squares. Sprinkle 1 tablespoon of sugar-cinnamon mixture on top of the pear slices.

Take the four corners of each pastry square and bring them together, like an envelope, to cover the fruit as much as possible; press down lightly to seal. Brush the top of each pastry with egg wash.

Bake for 25 to 30 minutes, or until golden brown. The pastry will puff up and the corners will open when baked. Remove from the oven and let cool slightly.

Heat apricot preserves with water until smooth and hot, then strain. Glaze the pastries with strained hot preserves. Serve with a dollop of whipped cream or a scoop of ice cream. Makes 12 servings.

Recipe courtesy of Kingsburg Orchards.

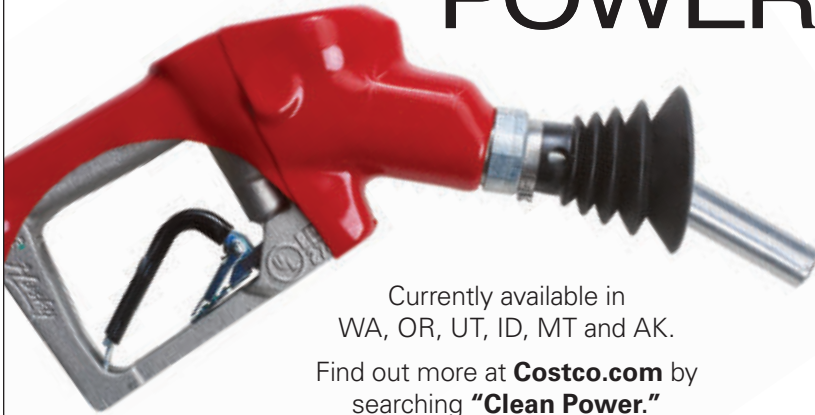


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WAREHOUSE ONLY

News You Can Use For Fighting Joint Discomfort

A lifetime golfer visits her doctor complaining of difficulty climbing stairs and walking because of soreness in her right knee.

The doctor says, "Well, you're 60; this is part of growing old."

The astute patient replies, "My left knee is just as old and it doesn't hurt."



Promoting good joint health can help increase quality of life and overall well-being for years to come. Still, it's estimated that 66 million Americans – nearly one in three adults – experience some type of joint discomfort, making it difficult to dance, walk up stairs or even hug loved ones. However,

the growing body of scientific evidence is deflating the myth that joint discomfort is a predictable and irrefutable symptom of aging. Older adults can fight back.

While there is no cure for joint discomfort, there are ways to lessen its effects and promote or maintain joint health.† Here's a closer look.

Joint Health Basics

Joints are mechanical in nature and can become worn as the smooth layer of cartilage cushioning the joint bones breaks down over time. That effect can be made worse at the cellular level where radical oxidants – structures similar to the free radicals thought to be responsible for a laundry list of aging issues, from weakening immune systems to hair loss – can hasten the breakdown of cartilage.

According to experts, maintaining the cartilage you have, supporting the normal joint lubrication system and staving off these radical oxidants are key to ensuring joint health.†

As in so many other matters of health, eating a well-balanced diet,

maintaining a healthy weight and taking the right supplements all play roles in joint health and slowing down cartilage wear.† Participating in a regular exercise program that promotes strength and flexibility is important, too.

The National Institutes of Health's 2005 Glucosamine Chondroitin Intervention Trial (GAIT), conducted over five years with more than 1,500 patients, came to some significant conclusions. About 79 percent of study participants who had reported intermittent moderate to severe discomfort had a 20 percent or greater improvement in comfort with glucosamine and chondroitin sulfate joint supplements.†,1 More than 60 percent of the participants with mild-to-moderate discomfort reported relief, but their response was similar to medicated placebo. Clearly, for some people, the combination of glucosamine and chondroitin sulfate is a preferred solution to improve joint comfort and function.†

Unlike other products, both glucosamine and chondroitin have individually been shown to slow down and sometimes reverse the loss of cartilage that leads to joint discomfort.† Glucosamine (at the same dose as in Kirkland Signature™ Glucosamine Chondroitin) was given to several hundred persons with knee discomfort in two separate studies for three years.2,3 After three years, people taking glucosamine had less cartilage loss, and half of the subjects improved their cartilage structure. This shows that consistent use of glucosamine for several years can help improve cartilage structure, accompanied by feeling and moving better.†

About 79 percent of study participants who had reported moderate-to-severe discomfort had a 20 percent or greater improvement in comfort with glucosamine and chondroitin sulfate joint supplements.†

Similarly, chondroitin sulfate given at 800 mg daily for six months led to significant improvements to cartilage rebuilding.4 After one year, bone around joints showed more normal structure. Additional studies with chondroitin sulfate also found slowing of cartilage loss after two years.†,5

So far, glucosamine and chondroitin are the agents that have been shown to slow loss of

cartilage during aging and actually rebuild cartilage in some people with knee discomfort. Long-term, consistent use can help many people with knee discomfort not only feel and move better, but also have healthier joint structures.†

† These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease.

1. Clegg, et al. N Engl J Med. 2006. 2. Reginster, et al. Lancet. 2001. 3. Pavelká, et al. Arch Intern Med. 2002. 4. Wildi, et al. Ann Rheum Dis. 2011. 5. Uebelhart, et al. Osteoarthritis Cartilage. 2008



Nourish Your Joints

with Glucosamine & Chondroitin[†]

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WHEN YOU hear a song you grew up with, it can magically whisk you back to the period you associate with the song. Based on their sales figures and decades of heavy rotation on radio stations all over the world, Rush, The Who and The Moody Blues—bands that have been writing songs since the 1960s—are collectively responsible for loads of this sort of time travel. *The Connection* recently spoke with members of these three iconic bands.



COURTESY OF FIN COSTELLO

★ Rush ★

Members: Geddy Lee, lead vocals and bass; Alex Lifeson, guitar; Neil Peart, drums and band's lyricist

Place of origin: Toronto, Ontario, 1968

Career sales: 25 million in certified sales; 3 multi-platinum, 11 platinum and 10 gold records

Member interviewed: Geddy Lee

The Costco Connection: *You're Rush's main vocalist and bass player, but you also play keyboards, control sequencers and work bass pedals with your feet. Given the technical mastery all those duties require and the sheer difficulty of it all, have you ever thought about bringing in other musicians to share some of your workload?*

Geddy Lee: Oh yeah [laughs], I used to bring it up at the beginning of every tour because there were times when it felt quite daunting to have to deal with all the electronic apparatus when I really just wanted to sing and play bass. So, yeah, I've had to wrestle with that question quite often. But, in the end, we're quite a tight unit, the three of us. And we just kind of figure that our fans would rather see us up there with our technology rather than see us fill up the stage with sidemen. We opted to go the difficult route. But I did get them [guitarist Alex Lifeson and drummer Neil Peart]

to share some of the sequencing responsibilities. So that helps a bit.

CC: *Even just singing and playing bass is very difficult for most musicians. Was that a trick for you in the beginning?*

GL: Yeah, especially on some of our songs. Sometimes you write a song that has a really cool riff, and then you write the melody later, and record it separately. Then when you go to rehearse it, you go, "How do I do this?" because one part has very little in common with the other part. It's hard to get your brain synchronized ... you kind of split your brain in two, and, if you practice it enough, it starts to come naturally. Sometimes you have to compromise a bass part a tiny bit to let it fit more comfortably into your brain pattern, but generally I've found it's like Malcolm Gladwell's 10,000-hour rule [Author Malcolm Gladwell says that the best way to achieve success in any field is to spend 10,000 hours honing your craft]. Just keep playing it, [and you will] eventually get it.

(left to right) Geddy Lee, Alex Lifeson, Neil Peart of Rush.

The Connection
catches up with
classic rock stars

And the bands played on

Interviews by Will Fifeild



★The Who★

Members: Roger Daltrey, lead vocals; Pete Townshend, guitar, piano and background vocals; John Entwistle, bass and background vocals; Keith Moon, drums until 1978; Kenney Jones, drums from 1978 until 1983

Place of origin: London, England, 1964

Career sales: 21 million in certified sales; 5 multi-platinum, 7 platinum and 6 gold records

Member interviewed: Roger Daltrey

The Costco Connection: *You and Pete are the last surviving members of the original band. Do you guys keep in touch?*

Roger Daltrey: Yes, we do. He's writing his autobiography at the moment, so that's going to be good.

CC: *How do you and Pete work together? Many fans know he's written most of The Who's music, and you sing.*

RD: I really don't like Pete there when I record his lyrics, because I can't be Pete Townshend. But I can listen to what his songs are about and inhabit them and try to bring them to life with my perception on it. Sometimes it might not have been his [sensibilities]. "Love Reign O'er Me," for instance, he saw as this gentle love song, whereas I sang it as a scream from the street. In fact, I sang it exactly the opposite of how, if he'd have been there, he'd have made me sing it. And he always used to say he didn't like the way I sang it. But I did pretty well with it, didn't I?

CC: *You are also an experienced actor. Do you think your ability to own vocals you often didn't write taps the same skills you use as an actor?*

RD: Yes. And you can't cheat them. I can recognize immediately if any singer is going through the motions—if it's coming from the head and not the heart. Instantly.



(left to right) Keith Moon, Pete Townshend, Roger Daltrey, John Entwistle of The Who.



COURTESY OF THE MOODY BLUES



★The Moody Blues★

Members: (left to right) Justin Hayward, guitar and vocals; John Lodge, bass, guitar and vocals; Graeme Edge, drums and percussion

Place of origin: Birmingham, England, 1964

Career sales: 10 million in certified sales; 6 platinum and 8 gold records

Members interviewed: John Lodge and Justin Hayward

The Costco Connection: *How do the Moody Blues approach song writing?*

John Lodge: When you write a song, you're almost standing there naked playing the new song to the rest of the guys in the band. Once you put the song out there to the rest of the guys, it then becomes Moody Blues property. You have to trust everybody in the band to do what is exactly right for that song. That's how we work, really.

CC: *Your songs are very diverse. Has that ever been a problem, coming up with a fan base?*

JL: The media have never known where to put the Moody Blues, because we might do a very simple acoustic song with a flute and they'll say, "Oh, it's James Taylor." Then, suddenly we'll do an out and out rock-'n'-roll song ... and they say, "Just a minute, is this the same band?" But it is. That's who the Moody Blues are. It's a very wide spectrum. The secret of the Moody Blues is that it can be anything. If there is a single voice of the band, it's Justin—"Knights in White Satin," "Tuesday Afternoon."

Justin Hayward: That's nice of him. Inspiration has to find you working ... and I play for pleasure. I would play anyway. I like to play things that I've never played before. It [writing diverse songs] comes from experimenting with playing. 🎸

The Costco Connection

You'll find two-disc CD sets that include material from each band's entire career at your local Costco warehouse. This series also includes CD sets by Eric Clapton, Lynyrd Skynyrd, Kiss, Scorpions and others.

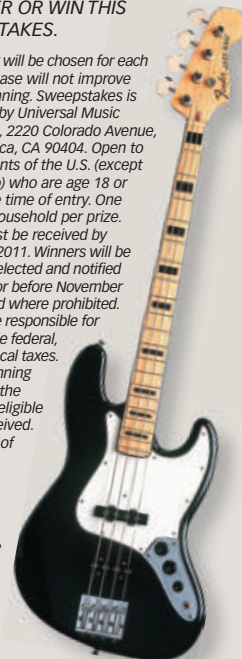
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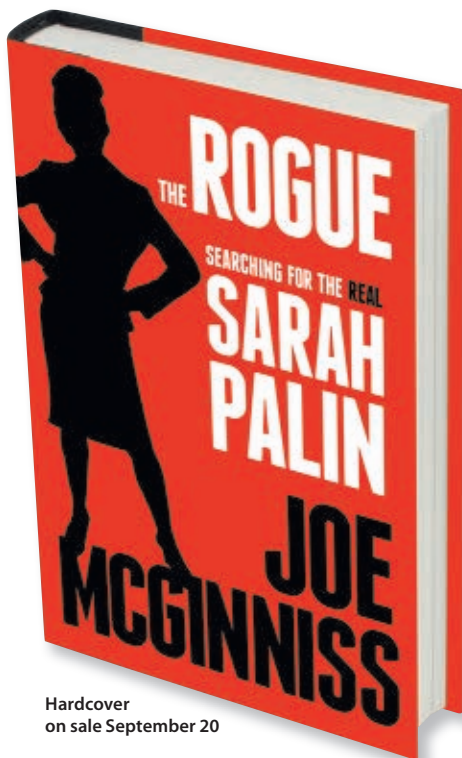
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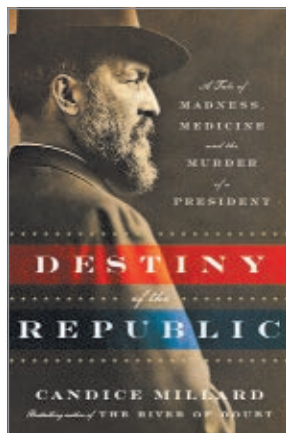
Hardcover
on sale September 20

THE REALITY AND THE ILLUSION OF SARAH PALIN

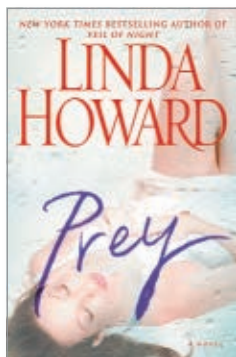
Just as the 2012 presidential campaign switches into high gear, the best-selling author of *The Selling of the President* and *Fatal Vision* presents the chronicle of his already controversial investigation in **The Rogue** (Crown)—offering an intense, comprehensive look at Sarah Palin as a person, a politician and a cultural phenomenon.

A PRESIDENT TAKES ON THE ESTABLISHMENT AND PAYS WITH HIS LIFE

Just months after James A. Garfield was sworn in as president he was shot in the back by a deranged political enemy. The bullet didn't kill him but the archaic treatment worsened matters considerably. From the best-selling author of *The River of Doubt* comes **Destiny of the Republic** (Doubleday), the dramatic story of Garfield's battle to reunite a country torn apart by war and the battle for his very life.



Hardcover on sale September 20



THE HUNTER BECOMES THE HUNTED

A sexy, experienced outdoor guide and her handsome rival must join forces in the wild when they are stalked by a desperate killer and a deadly, 500-pound beast in Linda Howard's romantic suspense novel, **Prey** (Ballantine).

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CELEBRATE AMERICA'S REGIONAL FLAVORS WITH BOBBY FLAY

Celebrity chef Bobby Flay established his Bar Americain restaurants as a celebration of his unique interpretation of America's regional flavors and dishes. Now, in his new cookbook from Clarkson Potter, he shares his passion with more than 100 new recipes that exemplify and showcase the country's culinary diversity.

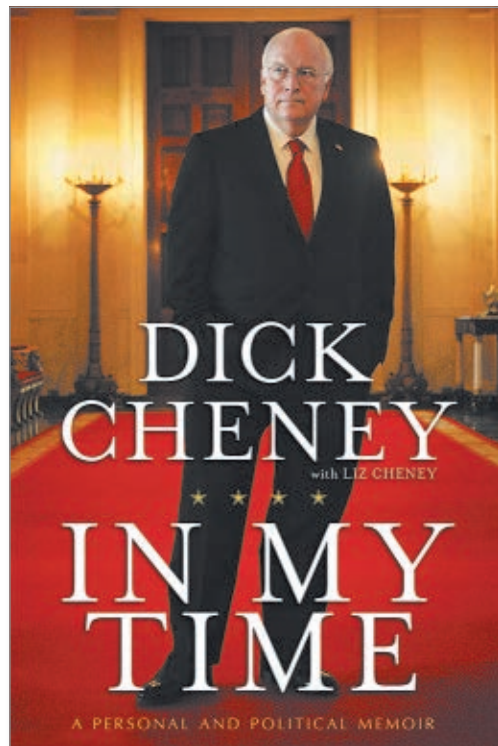


Hardcover available in select warehouse locations September 20

THE MAN BEHIND THE SCENES FINALLY HAS HIS SAY

Dick Cheney, the 46th vice president of the United States, was a power to be reckoned with when he served two terms under

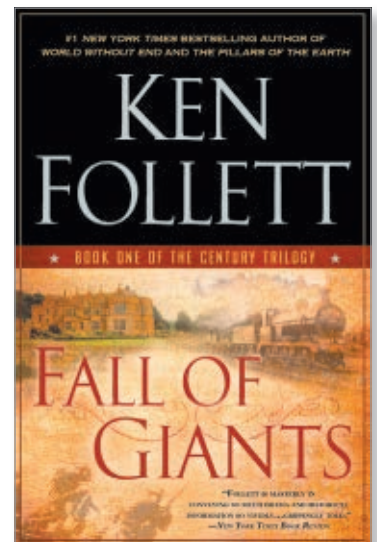
George W. Bush. Now, in his unique and authoritative memoir—written with his daughter Liz Cheney, Cheney candidly tells the stories that have not been told. He peels away the curtains on the nearly four decades that he's spent as a Washington insider in his new book, **In My Time** (Threshold Editions).



Hardcover
on sale
August 30

BOOK ONE IN THE CENTURY TRILOGY

In the first novel in his *Century Trilogy*, Ken Follett follows the fates of five interrelated families from across the globe as they move through the world-shaking events of the First World War, the Russian Revolution and the struggle for women's suffrage. Moving seamlessly from the corridors of power to the bedrooms of the mighty, from Washington to St. Petersburg, Follett delivers another fascinating historical saga. And this is just the beginning!



Paperback on sale August 30



FIVE BRAVE MEN TELL THEIR STORY OF WAR

Ambrose does for the war against Japan what his late father's *Band of Brothers* did for the war against Germany—telling the heroic story of the grueling second front of World War II in **The Pacific** (NAL Trade).

Paperback
on sale September 6

Practical magic

A glimpse inside author Alice Hoffman's enchanting career

By Hope Katz Gibbs

LOVE. LOSS. SURVIVORSHIP. These are the themes at the heart of the 18 novels, eight young adult books and three books of short fiction that the prolific Alice Hoffman has crafted since beginning her career in 1973.

Her novel *Here on Earth* was an Oprah Book Club choice in 1998. That same year, her book *Practical Magic* was made into a Warner Bros. film starring Sandra Bullock and Nicole Kidman. Her young-adult novel *Aquamarine* made it to the silver screen in 2006, starring teen queens Joanna "JoJo" Levesque, Emma Roberts and Sara Paxton.

Hoffman says that while it's thrilling to watch her books make a splash in theaters, her goal is to understand life's biggest questions. Her novel *At Risk*, for instance, concerns a family dealing with AIDS, and can be found on the reading lists of many universities, colleges and secondary schools.

"I have a deep desire to find the answers to questions about love, death and how to cope with disappointment," the 50-something writer tells *The Connection* from her home outside Boston. "I work to find those answers through writing, because it's not really something you can do in everyday life."

The supernatural is another theme that the writer weaves through her work—including this month's book pick, *The Third Angel*, a story that came to Hoffman when she was on a book tour in London back in the 1980s.

"When you read the book you'll find out that

there's the suggestion of a ghost sighting, and that part is true," she insists. "I heard what may have been a ghost in the hallway of the hotel. That got my imagination going."

The author says that as a kid growing up on Long Island, New York, she was a fanatical reader who loved to write, but never thought she'd grow up to become a novelist. After high school, she took a job at the nearby Doubleday book factory. Then, one day at lunch, she up and quit.

"I never really thought too much about the future, although I did think I'd marry Paul McCartney," she admits.

That day, though, she realized that her brother was right when he suggested she go to Stanford. Soon after, she applied for and won the Mirrielees Fellowship at the Stanford

Creative Writing Center, where she met Professor Albert Guerard, and his wife, the writer Maclin Bockock Guerard.

They helped Hoffman publish a short story in the magazine *Fiction*, which caught the eye of book editor Ted Solotaroff. He contacted the then 21-year-old to ask if she had a novel ready.

Hoffman immediately began working on *Property Of*, a book that told the tale of a lonely outsider who tries to become the "property of" a local gang's brooding leader—only to discover what can, and cannot, be possessed.

While Hoffman has a strong idea and characters in mind when she sits down to write any book, she says they almost always take on a life of their own. That certainly holds true for her next book, *The Dovekeepers*, which is expected to be a blockbuster when it's published (and available in most warehouses) in October.

The story begins in 70 C.E., after the fall of Masada, when 900 Jews held out for months against armies of Romans on the mountain in the Judean desert. While for centuries it was thought there were no survivors, in reading the work of the ancient historian Josephus, Hoffman discovered that two women and five children actually may have survived.

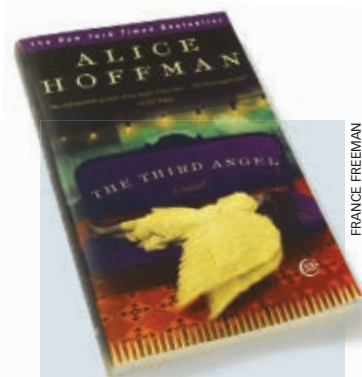
"As soon as I learned that, I knew the novel would be about what happened to those people," Hoffman says, admitting that *The Dovekeepers* took five years to finish, and is one of her most ambitious works to date. Early reviews suggest it is also one of her most mesmerizing. Stay tuned for more. [E]

Hope Katz Gibbs is a freelancer in Arlington, Virginia.



Alice Hoffman

DEBORAH FEINGOLD



FRANCE FREEMAN

WHO DOESN'T love a little touch of magic? And what better way to encounter it than packaged in one of my favorite novels from prolific author Alice Hoffman.

The book follows three women who are in love with the wrong men. Madeline finds herself attracted to her sister's fiancé. Frieda, a doctor's daughter, has run off to London to become the muse of an ill-fated rock star. And Bryn is set to marry an Englishman although she's secretly obsessed with her ex-husband. And then there's Lucy. Several years ago she witnessed a terrible accident in the hotel where the three other women have sought refuge.

This novel leaves little doubt that Hoffman's gift lies in her ability to write about relationships with an ease that seems as natural as breathing.

The Third Angel is available in most Costco warehouses.

For more book picks, see page 59.



Pennie Clark Ianniciello, Costco book buyer

FRANCE FREEMAN

Signed book giveaway

COSTCO HAS 50 SIGNED COPIES of Alice Hoffman's *The Third Angel* to give away. For a chance to win, send an email with your name and mailing address to giveaway@costco.com, with "Alice Hoffman" in the subject line.

Or print your name, address and daytime phone number on a postcard or letter and send it to: Alice Hoffman, *The Costco Connection*, P.O. Box 34088, Seattle, WA 98124-1088.

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Kids' Pick!

Melissa McMeekin,
assistant buyer, books

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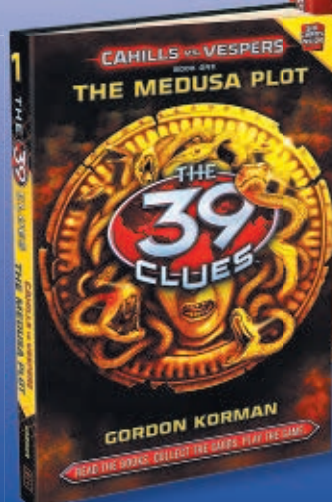
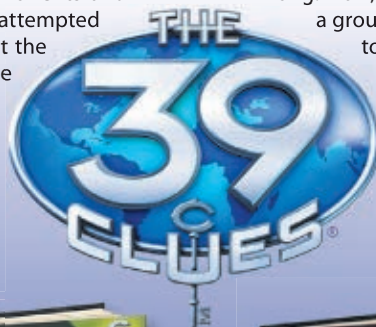
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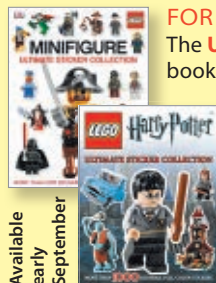
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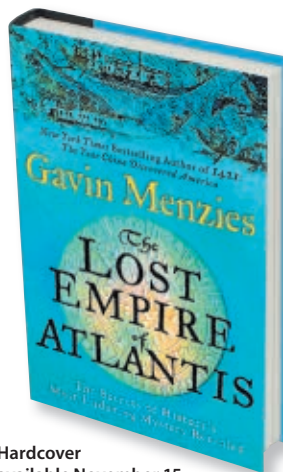
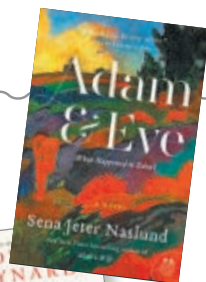
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Four sisters learn what it really means to be family when they come together around the deathbed of their father, whom they hardly knew, in **The Year Everything Changed** (William Morrow Paperbacks).

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The Oracle of Stamboul (Harper Perennial) is a literary adventure that follows a gifted young girl who dares to charm a sultan—and changes the course of history.

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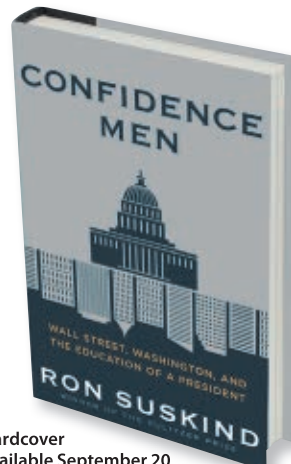
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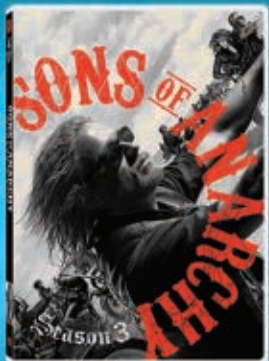
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Pulitzer Prize-winning journalist Ron Suskind tells, for the first time, the complete story of America's financial meltdown and an untested president charged with taking control of Washington, taming Wall Street and rescuing a teetering economy while attempting to restore the confidence of a doubtful nation. Meticulously researched and powerfully reported, **Confidence Men** (Harper) is not to be missed.

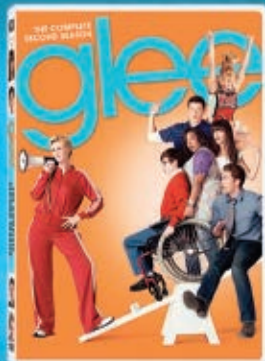
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September

Book buyers' picks



Fiction

The Night Circus, by Erin Morgenstern. You know how sometimes you come across a book that is so extraordinary that you are transported to a place you wish actually existed? *The Night Circus* is that kind of book. Set in a magical black-and-white circus that simply appears at night with no advance warning, it is the story of Celia and Marco, two young magicians who have been pitted against each other in a grand game of strategy. As they grow into

their roles in the circus, the two magicians fall in love. By the time the two find out the game is a battle to the death, readers will be well under the spell of this mesmerizing debut novel.

—Jonna Erickson,
assistant buyer

Kill Me If You Can, by James Patterson and Marshall Karp. In this new thriller, Matthew Bannon, a fine-arts

student from New York City, finds a \$13 million bag of diamonds inside a locker at Grand Central Station. With his beautiful girlfriend, Katherine, at his side, he seems to have stumbled upon a dream life. His dream, however, soon becomes a nightmare after it becomes apparent that someone dangerous is after him and the diamonds. It turns out a world-renowned assassin, called the Ghost, is hunting him down. Fans will breathlessly be turning pages to see how Matthew survives.

—Scott Losse, assistant buyer

Nonfiction

The Devil in the White City, by Erik Larson. Because I work around books, people are always asking me what they should read. One of my go-to titles is *The Devil in the White City*. It's hard to imagine anyone not liking this book. Larson intertwines the story of the creation of the 1893 Chicago World's Fair with the exploits of H.H. Holmes, a Chicago-area serial killer masquerading as a charming doctor. Equally fascinating are the innovations the fair brought to the world, such as Cracker Jacks and the Ferris wheel, counterpointed by the creepy ways Holmes ensnared young women and eluded the authorities.

—Shana Lind, assistant buyer

Juvenile

Go Dog Go and **Are You My Mother?**, by P.D. Eastman, and **Hop on Pop** and **Dr. Seuss's ABC: An Amazing Alphabet Book!**, by Dr. Seuss. Since the 1950s, these zany books have been entertaining children of all ages. Costco will be offering some titles from the *I Can Read It All by Myself Beginner Book* series in a sturdy, oversize board-book format. These are all classic children's stories, told with silly rhymes and wonderfully wild illustrations that will keep the family laughing together.

—Melissa McMeekin, assistant buyer

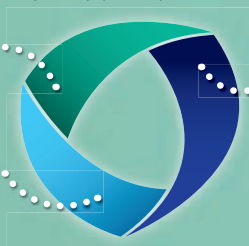
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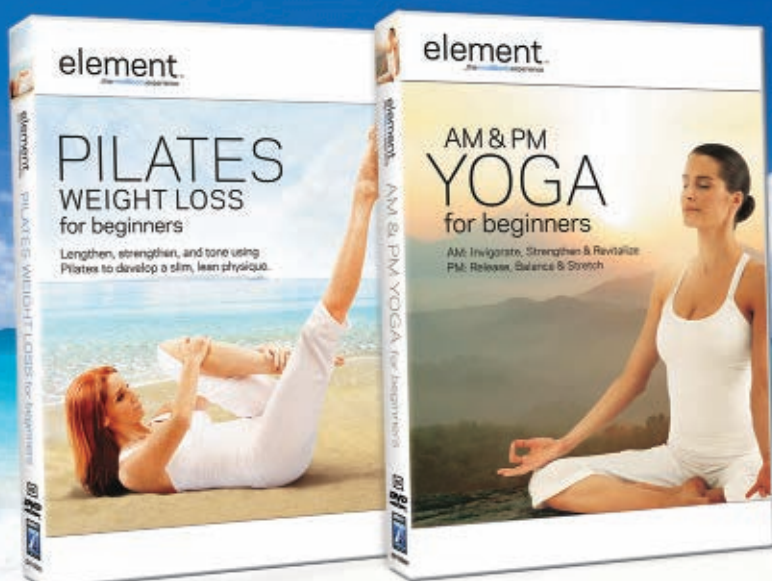
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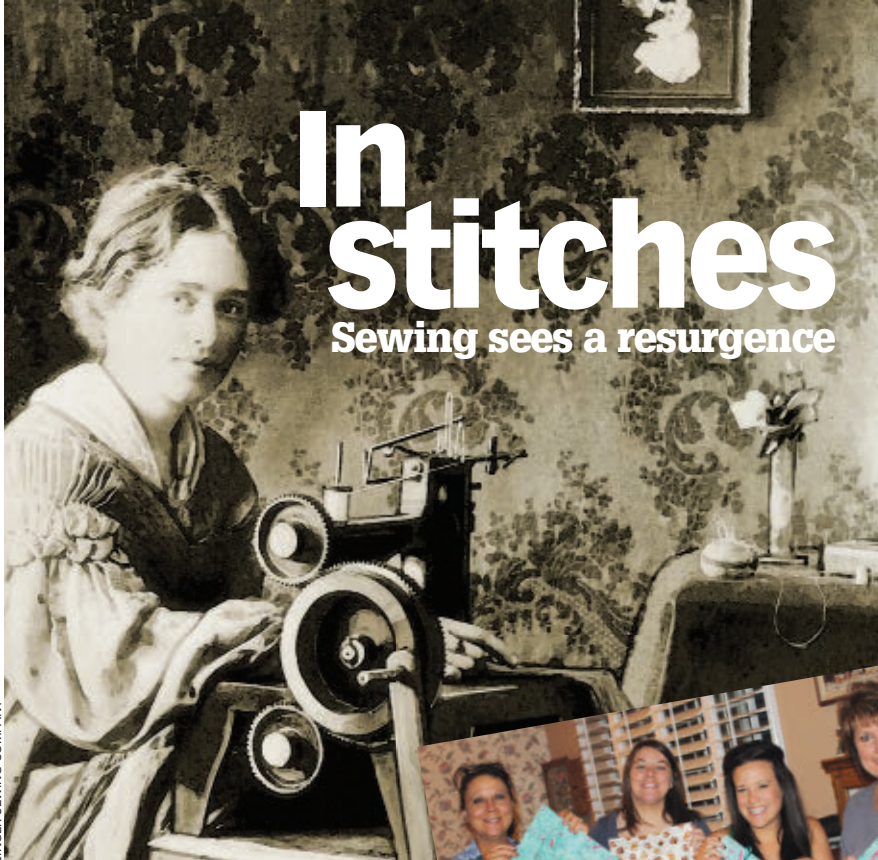
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In stitches

Sewing sees a resurgence

SINGER SEWING COMPANY



Sewing machines have come a long way since Isaac Singer introduced the No. 1 Machine (left) in 1852 to take the drudgery out of hand-sewing.

15-year-old daughters, Helmkamp says.


There is a lot more variety in both fabric and patterns too, says Ohio-based fabric designer Amy Butler, one of the first of a new breed of modern designers who put sewing on the map for a younger generation. Women may get turned on to sewing because they see a friend doing it, or they might watch a DIY program and get inspired. "Once their creative fire has been sparked, they can't help developing a desire for sewing. I think it's an exciting time, with a huge influx of wonderful new designers and products hitting shops," Butler says.

Sew-easy technology

The fabrics may be beautiful and the drama of TV shows like *Project Runway* may be inspiring, but it really comes down to the ease of using today's technologically advanced machines. In 1851, sewing was laborious and frustrating. Isaac Singer changed all that by tweaking existing designs and creating something that made sewing more accessible for everyday people.

Today's machines continue to push innovation, transforming sewing from a frustrating and sometimes complicated process into an easy-to-learn activity that can be done with friends over a glass of wine (especially when the machine threads itself!).

"Because so many of us saw our grandmothers working on machines that were decades old and still working beautifully, we assume to get a good sewing machine you must make a substantial investment, when really you can pick up a very nice starter model for under \$150 these days," says Deborah Moebes, owner of sewing studio Whipstitch Fabrics in Atlanta.

And while they may be less expensive, the sewing machines of today are still helping women to create long-lasting, quality pieces, says Moebes, who teaches both online and in-person classes. She notes, "Most of our students are 25 to 45 years old, educated ladies who are interested in exploring a creative endeavor that also is practical and useful, and will allow them to pass something along to their children and grandchildren as heirlooms were passed down in years past." 

Judi Ketteler is the author of Sew Retro: A Stylish History of the Sewing Revolution + 25 Vintage-Inspired Projects for the Modern Girl (Voyageur Press, 2010; www.sewretrothebook.com).

By Judi Ketteler

TO EVERYTHING, there is a season. The Byrds sang it; the trend-watchers live it. To the surprise of many, the season for sewing, a domestic art whose glory days seemed long gone, is apparently *right now*.

More than 2 million sewing machines were imported into the U.S. last year (all sewing machines sold in the U.S. are imported). Like its close cousin, knitting, sewing has been reclaimed and reinvented by a new generation looking for a creative outlet. Spurred by the new do-it-yourself culture and the renewed interest in making things by hand, young women are embracing needle and thread in droves.

Brick-and-mortar and online fabric shops are opening, and new sewing studios are offering sewing classes to people of all ages. A quick search on YouTube or through the blogosphere will turn up thousands of how-to videos, tutorials, free project downloads and project inspiration.

Why now?

Singer Sewing Company CEO Katrina Helmkamp thinks several factors are behind

The Costco Connection

To celebrate Singer's 160th anniversary, Costco will be carrying the Singer Brilliance sewing machine. With 100 stitch patterns, seven buttonhole options, five bonus feet, optimum stitch settings and automatic needle threader, it makes sewing a snap.



Sewing gets social at Singer-sponsored house parties. Each member of this group created easy roll-up accessory cases.

sewing's new popularity among age groups that used to regard needlecraft as something only their grandmothers did. "Teens and young adults now view sewing as a fun way to create. Often, they are purchasing something and customizing it," she says. The economic downturn has played a role too, she adds. Women are reexamining their values and focusing on nesting, and they're more interested in making and repurposing things, to save money perhaps, as well as to live more deliberately.

It's also about coming full circle. Generation X may have been the first generation to grow up *not* being taught to sew. Because their mothers didn't force it on them, now that they are moms themselves, they are freely choosing it. In fact, according to market research by Singer, many moms in that Gen X demographic view sewing as a way to spend time with their 9-

Fall into Fashion

Perhaps this fall season your wardrobe needs a bit of panache. Costco has your 2011 fall fashion look covered. From classic to couture, your style will be defined by value.



- ◀ **Women's Pajama Set** Soft and cozy, this pajama set features a ribbed Henley top and flannel drawstring pants with twill-tape trim and covered buttons for a distinctive touch. Ribbed top is 60% cotton/40% polyester; flannel pants are 55% cotton/45% rayon. Available in four colors. Sizes: S-XL. Available mid-October. Item #575552

- ▼ **Men's Soft Microfleece Lounging Pants** These comfortable, lightweight pants feel as good as they look. Features include suede finish, drawstring waistband and side pockets. 100% polyester. Sizes: S-XXL. Item #568510



- ▲ **Gloria Vanderbilt Amanda Jeans** Designed to make you look and feel slimmer, these classic-fit jeans feature tapered legs and five pockets, and sit at your natural waist. Sizes: 6-18. Item #572144

- ▶ **K. Bell Wool Boot Socks 2-Pack** Designed with K. Bell's signature flat toe seam, these soft merino-wool-blend crew socks provide all-day comfort and warmth in a variety of fashionable bright patterns. Available mid-October. Item #523640



- ▲ **ShedRain Umbrella Set** Stay in style while keeping out of the rain. Each umbrella features an auto-open/close button, fiberglass ribs for strength and twill fabric with a Teflon coating for easy rain runoff. Includes two umbrellas. Item #580800

- ▼ **Kirkland Signature™ Silk Ties** These Italian 100% silk ties are available in several exclusive designs with custom Kirkland Signature details. Available mid-October. Item #584364



hion

Jay,
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► **Kirkland Signature Men's No-Iron Dress Shirt**

This Kirkland Signature dress shirt is 100% cotton, made of fine two-ply compacted yarns with a stain-management performance finish. This no-iron garment is cut generously for added comfort. Item #365676

► **Kirkland Signature Italian Wool Gabardine Pleated Pants**

These 100% wool gabardine dress pants feature a dress-shirt lining and a rubberized waistband, and are finished with a cuff for a proper fit and look. Made in Italy. Sizes: 32-42. Available mid-October. Item #570223

► **Olivia Moon Women's Dolman-Sleeve Top**

This beautiful basic, featuring a cowl neck and dolman sleeves, is the perfect update to your fall wardrobe. Works flawlessly with denim, leggings or a skirt. Colors: gray, navy, violet, black. Sizes: S-XL. Available early September. Item #575938

► **Women's Dress Pants**

Comfortable and flattering, these dress pants are ideal for all occasions. Available in short and average lengths. Colors: black, charcoal gray. Sizes: 4-14. Available mid-September. Item #573644

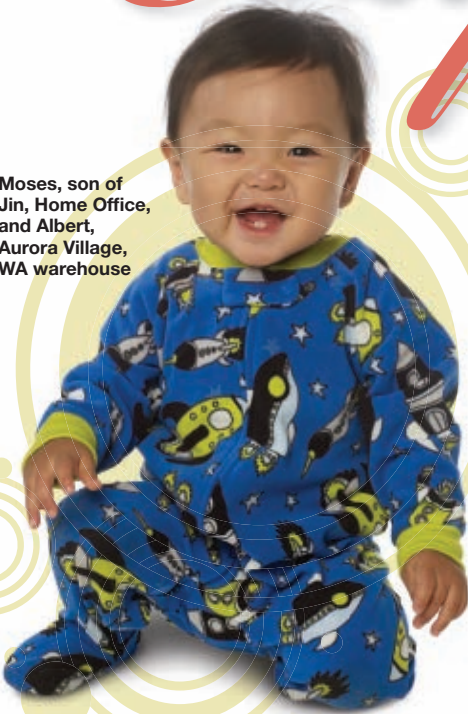


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Moses, son of Jin, Home Office, and Albert, Aurora Village, WA warehouse



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From dud to dapper

Men: fashion faux pas to avoid

By Glen R. Sondag

MANY MEN STRUGGLE with what to wear when and are hungry for direction on this subject. Whether we like it or not, we are judged in part on how we look, and for many occupations it is important to be well dressed as well as appropriately attired.

Confusion exists about the definition of “business casual” versus “casual” and “formal” versus “semiformal” attire. To help clear things up, here’s a quick guide. “Business casual” generally means a sport coat with or without a tie, or just a collared shirt. “Casual” attire has come to mean slacks, jeans or shorts with a polo shirt, collared shirt or even a T-shirt. “Formal” or “black tie” means you’re being asked to wear a tuxedo. If you don’t have one, wear a dark suit with a tie. “Semiformal” calls for wearing a dark suit and a tie, not a sport coat.

Regardless of the occasion and the attire required, here is my list of the top 10 things men do badly in regard to their appearance.

10. Wearing something that is soiled, torn or doesn’t fit properly. If a garment is stained, don’t wear it. If something is torn, repair it. If you can’t button a jacket, don’t wear it.

9. Wearing a short-sleeve shirt with a suit/tie. You just can’t do this. It looks simply awful. Even if it’s 100 degrees in the shade, you have to wear a long-sleeve dress shirt when you wear a necktie.

8. Wearing light-colored shoes with dark trousers. Your shoes must be as dark as or darker than your trousers.

7. Wearing socks that are a lighter color than your trousers. This is OK if you are

wearing cotton slacks and a golf shirt, but not OK when dressing at a business-casual level or above.

6. Wearing ankle-length socks with a suit. When wearing trousers, other than denim jeans, the proper hosiery is over-the-calf or mid-calf length.

5. Wearing shoes that are dull, scuffed, cracked or dirty. People notice your foot-

Savvy style tips

By Sherry Dorn

ONE OF LIFE’S ultimate pleasures is the fabulous cashmere scarf: It works well with everything.

Men love cashmere too. Think of Brad Pitt, who’s been seen sporting a gray cashmere scarf. Men have been wearing cashmere as a stylish item for years. It’s all in the attitude.

Here are several ways for men or women to wear a cashmere scarf.

Classic No. 1

Fold scarf in half lengthwise. Wrap around neck from back to front.

Pull ends through loop. Let ends hang freely.

Classic No. 2

Wrap scarf around neck, front to back.

Cross in back. Bring two ends forward. Let ends hang or tie casually.

wear. Leather shoes should always be polished. Use cedar shoe trees when they are off your feet.

4. Wearing trousers that are too long, so the back hits the floor. This looks sloppy, not to mention you will ruin your trousers. Too short, meaning not touching the top of the shoes, is equally bad.

3. Wearing denim jeans to a business-casual occasion. Showing up at a business conference wearing jeans is unacceptable. Wearing them with a sport coat is OK only for Ralph Lauren.

2. Failing to tie a proper knot in a necktie, and not securing it properly at the neck. Learn to tie a good knot in a necktie, preferably with a dimple below the knot, and secure the necktie tightly at the neck. Don’t open your collar and loosen the tie—it’s a bad look in a business setting.

1. Buttoning all the buttons on a suit jacket. Hands down the number-one sin. The rule is simple: Secure all the buttons except the bottom one. And don’t buy a one-button or a four-button suit jacket. [E]

Glen R. Sondag, a Costco member and a financial adviser, is also the author of Anything Other Than Naked. For more information, or to order a copy of the book, visit www.anythingotherthannaked.com.

Neck wrap

Wrap the scarf loosely three times around your neck and tuck in ends.

Shoulder wrap (women)

Place scarf around your shoulders as a simple shawl. This works well, whether you pair it with jeans or a dress.

Waist scarf (women)

Roll or fold the scarf lengthwise, and slip it through your belt loops.

Alternatively, tie the scarf around your waist to reflect your own individual style.

What are some other ways for women to update existing wardrobes and look smashing this fall?

Consider chic dolman-sleeve, cowl-neck tees. The cut is flattering for most shapes and sizes. They’re perfect with cropped-to-the-ankle pants and small heels or boots.

Step confidently into fall with classic fashion, which works easily with your existing wardrobe. [E]

Sherry Dorn, a fashion and beauty expert based in Oregon, is the author of The Sassy Shopper, www.sassyshopper.net.



FRANCE FREEMAN

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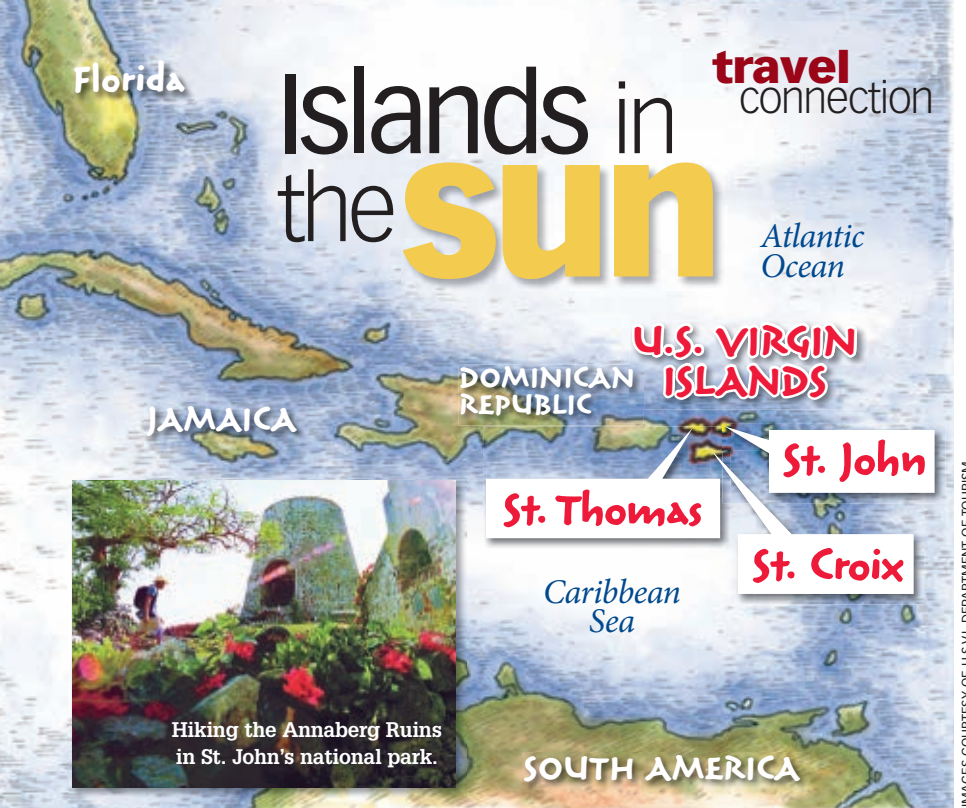
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Florida

Islands in the sun

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Atlantic
Ocean

JAMAICA

DOMINICAN
REPUBLIC

U.S. VIRGIN
ISLANDS

St. John

St. Thomas

St. Croix

Caribbean
Sea

SOUTH AMERICA

Hiking the Annaberg Ruins
in St. John's national park.

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By T. Foster Jones

A TROPICAL VACATION that caters to the diverse interests of a family and allows maximum enjoyment with minimum fuss is a rare find. Cosmopolitan St. Thomas, tranquil St. John and culture-rich St. Croix in the U.S. Virgin Islands all offer unending opportunities to relax, reconnect and rejuvenate.

With no passport required for United States citizens and nonstop flights available to St. Thomas and St. Croix from major U.S. cities, getting there is a breeze. Island hopping within the territory is even easier, with short ferry rides between St. Thomas and St. John.

U.S. citizens visiting the islands enjoy the conveniences of domestic travel, including online check-in, no cell phone roaming charges (with most carriers), and U.S. currency, laws and regulations.

Each of the three major islands has a character all its own.

St. Croix, the largest of the U.S. Virgin Islands, has a Danish influence that makes it perfect for visitors who prefer a laid-back experience. The historic towns of Frederiksted and Christiansted feature quaint shops, charming pastel buildings and the cultural diversity derived from the seven countries that have hoisted their flags there.

The Whim Plantation Museum, an authentic restored sugar estate dating from the 1700s, offers guests a glimpse of Denmark's colonial impact on the island through tours of the furnished great house and the surrounding sugar factory ruins. The St. George Village Botanical Garden, dedicated to conserving the native plant species of St. Croix, is an ideal spot to observe the island's natural beauty and learn about its unique flora. Buck Island Reef National Monument offers a guided snorkeling trail through pristine, preserved waters. Don't

forget to check out the view at Point Udall, the easternmost point of the United States.

Two-thirds of **St. John** (7,000 acres) is a national park. The island's comfortable pace is perfect for enjoying its world-renowned beaches, such as Trunk Bay, Cinnamon Bay and Salt Pond Bay. A nature lover's favorite, St. John is popular for hiking and camping as well as its breathtaking views.

St. Thomas boasts one of the most beautiful harbors in the world. The most visited port in the Caribbean, Charlotte Amalie offers elegant dining, exciting nightlife, duty-free shopping and even submarine rides. The Butterfly Farm is a family favorite, as is Coral World Ocean Park, whose Marine Gardens and Undersea Observatory Tower give visitors up-close and personal encounters with sea lions, sharks, stingrays and leatherback turtles.

Three islands also means three times the opportunities for beach relaxation. And tranquil waters and powdery sands at some of the beaches, such as Isaac's Bay and Jack's Bay on St. Croix, Oppenheimer Beach on St. John, and Hull Bay and Brewers Bay on St. Thomas, provide the opportunity for peaceful escapes.

Tropical, cultural and beautiful. Together, these islands bring the best of what a vacation has to offer. ☒

The Costco Connection

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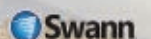
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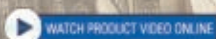
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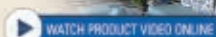


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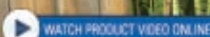


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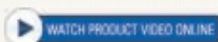
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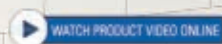
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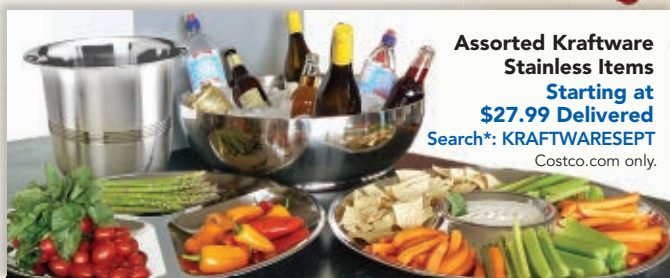
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Kirkland Signature Whole Dried Blueberries are plump, full of flavor and unlike any other dried blueberries on the market. They are fat free, gluten free and sulfite free, and are a good source of vitamin C, calcium and fiber. They're great for snacking right out of the bag and are a nice addition to cereals, salads, pancakes, trail mixes and many other delicious recipes that call for blueberries. Kirkland Signature dried blueberries make a great addition to kids' lunches, picnic lunches, tailgate menus and build-your-own cereal bars, and can be stored in an airtight container for grab-and-go convenience.

Exclusively from Costco Wholesale
WAREHOUSE ONLY



KIRKLAND
Signature

The All-Natural and Delicious Super Fruit

Kirkland Signature™ and Sunsweet® make it easy to enjoy a great value on our deliciously sweet and nutritious dried plums. With whole fruit antioxidants, potassium, a good source of fiber and just 100 calories per serving, our prunes are the perfect fit for your healthy lifestyle.

Pop a prune today and see why Kirkland Signature Sunsweet Prunes are the Most Super of the Super Fruits.™

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WAREHOUSE ONLY



KIRKLAND
Signature

Aluminum Foil has you covered from cooking to storing

Kirkland Signature Aluminum Foil

- Premium quality foodservice aluminum foil
- Convenient pre-cut foil sheets
- Foil for prep, cooking and storage
- Barrier protection against moisture, light, odor, oxygen, heat and grease
- Made in the U.S.A.



COOKING | COVERING | FREEZING | GRILLING | STORING

Exclusively from Costco Wholesale **WAREHOUSE ONLY**



FOR ALL

OF YOUR

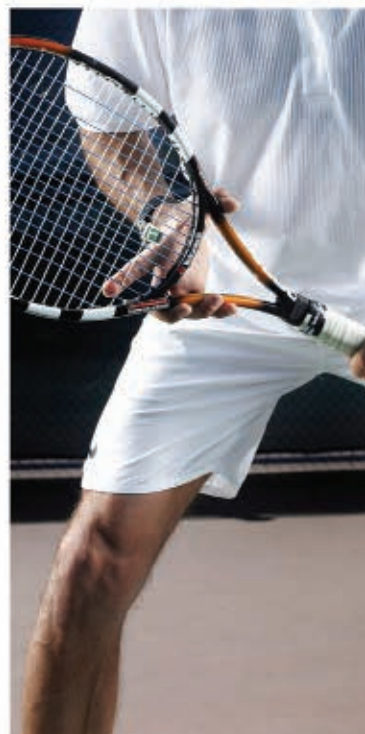


MOVING

PARTS

STAY IN THE GAME!

- Promotes flexibility by helping renew cartilage*
- Works to maintain healthy connective tissue*
- Cushions and lubricates joints*
- Helps ease occasional joint stress and stiffness*



*These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease.

11-CC-1010mr



USP has tested and verified select Kirkland Signature™ supplements for their ingredients, potency and manufacturing process. USP sets official standards for dietary supplements. See www.usp-dsnp.org.

Exclusively from Costco Wholesale
WAREHOUSE/COSTCO.COM

KIRKLAND
Signature



Great beginnings start here.

With prebiotics and other nutritional ingredients that support baby's brain and eyes · immune support · growth

Exclusively from Costco Wholesale

Breast milk is the ideal feeding for babies.

Kirkland Signature™ Infant formula with Iron provides excellent nutrition should you choose to supplement or not to breastfeed. It's formulated to be gentle for baby and easy to digest.

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KIRKLAND
Signature

WHOLE GRAIN CHICKEN NUGGETS

- ♥ All natural ingredients
- ♥ No artificial colors, flavors, or preservatives
- ♥ 0 trans fat
- ♥ 8 Grams of whole grains per serving



ORGANIC ANIMAL CRACKERS

- ♥ Made using only the finest organic ingredients
- ♥ No artificial colors, flavors, or preservatives
- ♥ 0 trans fat



Exclusively from Costco Wholesale

WAREHOUSE ONLY

© Disney. Winnie the Pooh characters are based on the "Winnie the Pooh" works by A.A. Milne and E.H. Rieu.

KIRKLAND
Signature

SOFT JUST GOT *softer*

NEW
PRODUCT

Kirkland Signature's new Moist Flushable Wipes in the 10 x 60 ct. Club Pack.

A breakthrough in real cloth-like softness with unsurpassed dispersibility — safe for plumbing, sewer and septic systems!

- ✓ Soft yet strong; more effective than dry toilet tissue alone
- ✓ Easy to dispense
- ✓ Gently soothes with aloe and vitamin E - ideal for the entire family
- ✓ Thicker, larger, softer wipes than the national brand
- ✓ Convenient, portable package for use at home and away



perfect for the entire family!

Exclusively from Costco Wholesale
WAREHOUSE ONLY

Sweet harvest

Costco's Kirkland Signature frozen-fruit program is "berry" good

More in archives

On Costco.com, enter "Connection." At Online Edition, search "buyingsmart."

Only top-quality fruit is selected for Costco's frozen-berry program.

RED BOX PICTURES

BuyingSmart

Consumer reporter **Pat Volchok** gives a behind-the-scenes look at Costco products and services. Send your questions about this article to: buyingsmart@costco.com.

COSTCO'S FROZEN berries are sweet little bites of summer, delicious year-round. Specifically, the morsels of goodness to which I am referring are Kirkland Signature™ Rader Farms Nature's Three Berries and Kirkland Signature Whole Strawberries.

If you haven't tried these exclusive-to-Costco frozen berries, know this: They are a world apart from the ice-encased, unidentifiable, overly sweet blobs of purple and red

many of us have experienced elsewhere.

Costco frozen berries stand on their own. USDA Grade A, they are whole, naturally sweet, preservative and artificial-color free, nutrient rich, picked at their peak, washed, ready to eat and individually quick-frozen with no added sugars or syrup cover-ups.

All berries are sourced from regions along the West Coast known for growing exceptional varieties.

The triple-berry blend relies on premium red raspberries, blueberries and blackberries. All are chosen for their large size and the naturally sweeter, juicier eating experience they provide.

The full, red, sweet strawberries from California are selected for their quality of not breaking down and turning to mush when thawed. High on the list are the Albion, San Andreas, Ventana and Camino Real varieties.

Field trip

I spend a day with Costco assistant corporate food buyer Leanne Miller in Lynden, Washington, visiting Rader Farms.

This is the kind of place you want your berries coming from. Old barns dot the rich landscape where 800 acres of raspberries and blueberries surround us. We've stepped into a Grandma Moses painting.

Third-generation berry farmer and Rader Farms vice president Brad Rader is our berry guru. "Costco fits us perfectly, as we are both very particular about what we sell," he says. "Without quality, we don't have anything."

Some Costco specifications, such as requiring the majority of blueberries to have a uniform diameter of a half inch or larger, are significantly more demanding than USDA Grade A guidelines. (Various criteria for



reconfirming that all USDA, FDA and the more rigorous Costco specifications are met.

What's old is never sold as new

I know suppliers are not required to list the harvest year on their frozen berry products and may sneak in older stock. I ask Leanne about Costco's policy.

She reports, "We never buy old fruit or stockpile fruit to save money for Kirkland Signature frozen berries. Each year is a new harvest."

Leanne hands me a recently completed comparison between Kirkland Signature fro-

zen fruits (and vegetables) were nutritionally comparable to the raw versions.

Kirkland Signature frozen berries are naturally low in fat, cholesterol and calories; are negligible in sodium; and have zero total fat, zero saturated fat, zero trans fat and no cholesterol. That's considered to be a heart-healthy lineup.

Kirkland Signature Rader Farms Nature's Three Berries, available in a 4-pound bag, is rich in antioxidants and phytochemicals that may help prevent or slow some forms of cancer. It is an excellent source of vitamin C and a good source of fiber, with just 70 calories

	RETAILER	BRAND	POUNDS	PRICE	PRICE/LB	COUNTRY OF ORIGIN	INGREDIENTS*
Frozen Strawberries	Costco	Kirkland Signature	6	\$8.99	\$1.50	USA	Whole strawberries
	Retailer A	Private Selection	4	\$8.99	\$2.25	USA	Whole strawberries
	Retailer B	Market Pantry	4	\$8.24	\$2.06	Mexico	Whole strawberries
Frozen Triple Berries	Costco	Kirkland Signature	4	\$10.99	\$2.75	USA	Raspberries, blueberries, blackberries
	Retailer A	Private Selection	1	\$3.89	\$3.89	USA and Chile	Blackberries, blueberries, raspberries
	Retailer B	Market Pantry	3	\$10.79	\$3.60	USA and Chile	Blueberries, blackberries, raspberries

*Ingredients are required to be listed in order of predominance; raspberries and blueberries are the most expensive ingredients, something to keep in mind when comparing brands. Prices may vary due to shipping. Comparison shop took place on July 21, 2011 in Issaquah, Washington.

Kirkland Signature frozen strawberries are also stricter than USDA Grade A requirements.)

I count five points of inspection from the field to final pack, including a seven- to 10-day test and a hold after freezing to confirm berry quality and safety. Brad knows of no other retailer requiring this extra quality-assurance step.

At the processing plant, the just-picked berries are washed and repeatedly hand- and machine-sorted before being individually quick-frozen (IQF) in a quick-freeze tunnel.

Freezing is a natural preservation method and IQF its star performer. This more expensive process preserves the integrity of delicate foods such as berries by sealing in juices, maintaining the original shape of each berry, locking in important nutrients and providing less potential for microbial growth.

Commitment to quality

Growers of Kirkland Signature frozen berries are required to follow strict guidelines and labor practices. All berries are traceable from the warehouse back to the field, continuously quality tested and required to pass pesticide-residue tests. (Test scores always show lower levels than what the Food and Drug Administration [FDA] and the Environmental Protection Agency deem acceptable.)

If there is ever an issue, Costco is capable of quickly identifying where the product came from, when it was packed and where it was shipped.

Independent third-party micro-testing is conducted on a myriad of issues. No berries are shipped without a clean bill of health.

An additional safeguard is Costco's in-house quality-assurance laboratory, which randomly pulls bags from warehouse freezers,

zen whole strawberries, at \$1.50 per pound, and another, higher-priced brand.

I'm shocked by what the other brand thinks is acceptable: misshapen and smooshed strawberries with browning centers and inconsistent sizes.

Health to warm your heart

Toward the end of our visit we talk about the nutritional attributes of frozen berries.

Brad reports, "Frozen berries are just as healthy for you as fresh."

He is correct, as proven by the FDA in 1998 when they found single-ingredient fro-

per cup and kosher certification by BCK.

At just 50 calories per cup, Kirkland Signature strawberries, available in a 6-pound bag, are also an excellent source of vitamin C (one serving has more vitamin C than an orange) and a good source of fiber. (Both items are certified kosher and packaged in BPA-free, resealable poly bags.)

Leanne mentions receiving emails from members who find it hard to believe sugar is not added to the frozen berries, because even their juices taste sweet. She replies to them all by simply stating, "If you pick quality fruit you don't need anything else." ☑

FRUITFUL tips

YOU CAN KEEP healthful and colorful Kirkland Signature frozen berries at your fingertips year-round. Here are a few ways to use them:

- Grab a handful and whirl them into smoothies.
- Throw them on instant oatmeal (before microwaving), yogurt or ice cream.
- Stir into cake, pancake or muffin batter.
- Keep berries handy as dieting aids and sore-throat pacifiers.
- Hide a secret stash in the freezer for late-night foraging (shhh).

Here's a great recipe for a berry crisp: Preheat oven to 350 F. Pour a 4-pound bag of frozen Kirkland Signature Rader Farms Nature's Three Berries in an 11 x 13-inch glass baking dish. Cut together $\frac{3}{4}$ cup ($1\frac{1}{2}$ cubes) room-temperature butter, $1\frac{1}{2}$ cups flour and $1\frac{1}{2}$ cups sugar, and sprinkle mixture over berries to cover as much as possible. Bake until berries are bubbling and topping is slightly browned, about 40 minutes. Serves 8 to 12 depending on appetites. Serve in bowls with Kirkland Signature vanilla ice cream. (Thanks to my friends Susan Hathaway and Kerry Comunale for this great serving idea.)

These frozen berries are also available through Costco.com's Business Delivery program and at Costco's eight Business Centers.

Stay tuned: More Kirkland Signature frozen fruits are in the works.—PV

KIRKLAND
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Green Tea Superior Grade Tea Bags



ALL NATURAL

GREEN TEA ANTIOXIDANTS



HIGH QUALITY JAPANESE GREEN TEA -
MINIMAL PROCESSING TO PRESERVE
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GREEN COLOR

MATCHA - CEREMONIAL GRADE
GREEN TEA POWDER



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NO PAIN ALL GAIN



Because some things you don't want to miss!

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Kirkland Signature CoQ10... Uplifting for Your Heart*

When it comes to coenzyme Q10 and supporting your heart, it's important to give your heart a lift.* CoQ10 appears in almost every cell in the body and is especially important to the heart.* Supplementing with Kirkland Signature CoQ10 can help fight CoQ10 depletion while supporting antioxidant and heart health.*¹

- ♥ **Highly Concentrated for Heart Support***
- ♥ **Helps Maintain Healthy Blood Pressure*²**
- ♥ **Promotes Energy Production***



USP has tested and verified this Kirkland Signature supplement for its ingredients, potency and manufacturing process. USP sets official standards for dietary supplements. See www.usp-dsvp.org.

Exclusively from Costco Wholesale

*These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease.

¹Note: Coenzyme Q10 is not intended to serve as a replacement for statin therapy, nor should you discontinue taking any prescribed medications while supplementing with coenzyme Q10.

²Helps maintain healthy blood pressure levels already within a normal range.*

11-CC-1022dr

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LENDERS**



General Program Disclosures: Services are provided by First Choice Bank, a New Jersey state-chartered bank and is registered or exempt from state licensing in the states it originates mortgage loans. Must be a Costco member.

* Lender Fees include application, commitment, underwriting, processing fees or similar fees and DO NOT include 3rd party fees, such as title insurance, appraisal, tax service, escrow and other such fees in which the lender does not profit and are passed directly through to the borrower. All fees are clearly detailed in the Good Faith Estimate. Savings are based on results provided by Informa Research Services, Inc.

**The sample savings is calculated over a 7 year period utilizing the following loan scenario and include both interest and fees savings: home purchase in the state of California with a LTV- 80, Loan Amount = \$250,000, Single Family, Primary Residence, FICO= 720, Term= 30 yr Conventional. Savings are based on results provided by Informa Research Services, Inc. Sample savings only, savings may vary.

11EX1132 7/11



Banking on the go

Costco and Capital One team up for online banking

By Tim Talevich

WHAT DO YOU know about online banking accounts? It's a good question for anybody looking to grow his or her savings (and who isn't?). If you've always kept your money in a traditional brick-and-mortar bank, you'd certainly have questions about online programs.

Costco and Capital One have teamed up to offer Costco members an online savings program, the InterestPlus Online Savings Account. New to the program is a handy option for mobile banking. Here's a primer to help you determine whether this account can help you meet your financial goals.

Q: Why should I be interested in an online savings account?

A: Rate of return on your money, for starters. With online products, there is less overhead than with a brick-and-mortar bank, so savings can be passed along to the customer via a higher rate.

Q: Are there exclusive benefits offered for Costco members?

A: Members who open this type of account receive special incentives: \$60 for Executive members, \$20 for Gold Star and Business members. The money is credited to your account within 30 days of opening.

Also, if you keep an average monthly balance of at least \$10,000 during a particular quarter, you receive a bonus equal to 10 percent of the interest earned on the account during the previous quarter.

Q: How do you set up an online savings account, and is there a minimum deposit?

A: For this particular account, you apply through the Costco website. There's a mini-

mum deposit of \$5,000 and there are no monthly fees.

Q: What about access to the account?

A: You have 24/7 access from anywhere with an Internet connection. There are free online transfers to accounts within Capital One Direct Banking or to other institutions. But federal restrictions limit the number of withdrawals per month to six.

Q: Is mobile banking an option?

A: Absolutely. The mobile banking app is available for Androids and iPhones, or you can use the mobile website at m.capitalone.com. All you do is log in and you can conduct your banking activities from anywhere, any time, securely. This includes reviewing your account balances and activities, transferring funds from one account to another, paying the same bills you've set up online. And you can quickly find nearby ATMs.

Q: What about risk?

A: Money deposited in this account is FDIC (www.FDIC.gov) insured to at least \$250,000 per depositor.

Q: What if I have questions about the account? I'd like to deal with real people.

A: Capital One Direct Banking operates a fully staffed toll-free call center to assist Costco members.

Q: Do I get a monthly statement?

A: Yes. Electronic statements are delivered online each month (there's no paper statement). You receive an email indicating that the new statement is ready for viewing.

Q: Are other savings options available online through Costco and Capital One?

A: Capital One Direct Banking also offers savings programs through money market accounts and certificates of deposit. You can get full details of these programs and the latest rate information online at Costco.com. Visit Costco.com and enter "InterestPlus38," or call toll-free 1-866-630-7955. ☐

The Capital One Bank® InterestPlus Online Savings Account is offered by Capital One Bank (USA), N.A., member FDIC. May not be combined with any other offers. You must be a current Costco member to take advantage of this offer. Terms and conditions of this offer may change at any time. The amount of the bonuses and incentives may be reported to the IRS as required by applicable law.

The importance of a savings plan

IF YOU'RE SAVING, you're likely on your way to good financial health.

A survey by America Saves and the American Savings Education Council (ASEC, www.choosetosave.org/asec) found just having a nest egg is a prudent idea. Here's why:

- **88 percent** of people who have a savings plan spend less than their income.
- **87 percent** of those with a savings plan are reducing their consumer debt or are consumer debt free.

■ **85 percent** of the savers have sufficient emergency savings.

■ **61 percent** of those with a savings plan are putting enough money aside for retirement.

It's not difficult to start a savings plan, ASEC points out. Just sitting down for an hour or two with your financial records and trying to figure out how to pay down high-cost debt and build savings is very helpful. Research has shown that, holding age and income constant, those who plan save twice as much as those who do not. ☐



Maximize your stimulus

with a certified EHR
software solution.*

Costco has teamed up with Etransmedia to offer a fully hosted electronic health record (EHR) and practice management (PM) software and service solution to Costco members.

Physicians are eligible for up to \$44,000 in federal stimulus incentives.*

**MyWay works
the way you do.**

**Exclusive Costco member
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- ◆ Patient Portal
- ◆ ePrescribing
- ◆ Unlimited Electronic Claims
- ◆ Remote Live Training
- ◆ Maintenance, Support & Hosting

**Simple, Affordable,
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Service provided by Etransmedia Technology, Inc. an Allscripts Premier Plus Partner

* Physicians who demonstrate meaningful use by the end of 2011 are eligible for up to \$44,000 in Federal Stimulus incentives. Eligibility requirements apply. See www.e-transmedia.com/costco-ehr for details.

** Costco Executive Member price. Costco non-Executive Member price is \$599/month. Prices reflect the monthly fee for a fixed-term lease of 60 months. Subject to third party credit approval. Offer is subject to terms and licenses in purchase and lease documentation.

† ASP hosted solution. Hardware not included. No server hardware required.

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A vitamin that'll work as hard as you do



You deliver the best every day; now
fuel your body with a multivitamin
designed just for you.

Helps maintain and support:
Heart Health†
Bones & Teeth†
Antioxidant Protection†

Eye Health†
Immune Health†
Energy Metabolism†

A multivitamin that is built to support your active lifestyle.

†These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease.

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- SPICE UP ANY DISH

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- AROMATIC
- EXCELLENT VALUE
- KOSHER CERTIFIED



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A



B



C

A. Mirrored Jewelry Box: Fully mirrored and finished with beveled edges and acrylic knobs, this radiant jewelry box features a top compartment that holds smaller pieces such as rings, earrings and bracelets, and one spacious drawer for larger jewelry pieces. Every compartment is felt lined to protect your valuables. Item #562427.
Warehouse only.

B. AutoExec RoadMaster Car Desk: Ideal for people who use their car as an office. Includes built-in power inverter, cell-phone mount and a 21"-wide desktop with an adjustable laptop plate. The plate extends past the edge of the desk by another 3", for 24" of overall reach. Secure the desk in the vehicle with a seatbelt and the laptop to the desk with Velcro and a strap. Fits most vehicles, smaller SUVs and minivans. Item #586421. **Costco.com only.**

C. Sunbeam Microplush Heated Throw: Experience luxurious comfort and warmth with this heated ultra-soft throw. The exclusive ThermoFine® warming system senses



D

E



and adjusts heat to deliver consistent warmth. Features three heat settings and three-hour auto-off. Machine washable and dryable. Item #807930.
Warehouse and Costco.com.

D: Star Wars: The Complete Saga on Blu-ray: May the force be with you! Features all six live-action *Star Wars* feature films, utilizing the highest-quality picture and audio presentation, along with three additional discs and more than 30 hours of deleted scenes, alternate scenes, exploration of the *Star Wars* archives and more. Item #595013.
Warehouse and Costco.com.

E. Gears of War 3 Xbox 360: The spectacular final chapter of one of the most memorable and celebrated sagas in video

game history. Fight on as Marcus Fenix, the grizzled war hero and leader of Delta Squad, and his comrades as they try to save the human race from the deadly Locust horde. Rated M for mature. Available 9/20. Item #594218. **Warehouse and Costco.com.**

F. Holiday Water Globe Assortment:

Each individual snow globe showcases festive detail and an iconic holiday figure. With a press of a button on the base, a hidden blower circulates the snow inside the globe for five minutes. Choose from snowman, Santa, Christmas tree with train or festive birds. Three AA batteries required (not included). Item #915797. **Warehouse only.**

G. Ceramic Halloween Candy Character Bowls:

These ceramic character bowls are hand-painted with colorful details. Choose from Dracula, Halloween witch or black cat. Food safe. Not for use in oven, microwave or dishwasher. Hand-wash only. Item #637637. **Warehouse only.**

H. Mikasa Flatware Set: This 65-piece stainless steel service for 12 includes a five-piece serving set, never needs polishing and is dishwasher safe. Lifetime limited

warranty. Available in Avenue Frost pattern (pictured) or Cocoa Blossom. Plates and linens not included. Item #615672.

Warehouse only.

I. Chip and Dip Set: Versatile and stylish, this two-piece set is handmade of hammered cast aluminum and smooth white enamel. Includes large serving bowl for your favorite hors d'oeuvres and matching bowl for dips and sauces. Item #562563. **Warehouse only.**

J. Stainless Steel 8-Quart Multipot with Mesh Insert:

Stainless steel construction with a tri-ply base produces fast, even heating. The sturdy stainless steel handles are riveted, and the stainless steel mesh insert drains quickly. Dishwasher safe. Item #559737. **Warehouse only.**

K. Sylvania Lighted Holiday Gift Boxes:

This three-piece set can be used indoors or outdoors for your holiday décor. The 18" gift box features 70 lights, the 14" and 16" gift boxes feature 35 lights. Each gift box has a plug and end connector for use together or separately. Some assembly required. Item #674674. **Warehouse and Costco.com.**



H



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Costco international photo contest 2011



Contest ends September 30, 2011

A picture, we are told, is worth a thousand words. A really great picture could be a winner in the Costco International Photo Contest. Entering is easy, and winners will receive a variety of prizes from Costco and contest sponsors. So if you haven't already, get out your camera and capture that perfect picture!

International Grand Prize

\$2,500 Costco Cash card and a 40" x 60" Your Photo on Canvas print (value of \$350)

National Prizes

First Prize: \$1,500 Costco Cash card and a 30" x 40" Your Photo on Canvas print (value of \$120)

Second Prize: \$1,000 Costco Cash card and a 24" x 32" Your Photo on Canvas print (value of \$80)

Third Prize: \$500 Costco Cash card and a 20" x 26" Your Photo on Canvas print (value of \$70)

Honorable Mention Prize

16" x 20" Your Photo on Canvas print (value of \$50)
(Honorable Mentions to be awarded at judges' discretion)

All winners will also receive:

The latest version of Photoshop Elements (value of \$80)

No purchase or payment of any kind is necessary to enter or win this contest.

Give us
your
best
shot

For online entries and additional information,
go to www.costcophotocontest.com.

Sponsors:



Costco Photo Contest 2011 OFFICIAL RULES

Submit online at
www.costcophotocontest.com
or cut out and tape this entry
form to the back of a 4" x 6"
or 5" x 7" photo and mail to:

Costco Members
Photo Contest
P.O. Box 34088
Seattle, Washington
98124-1088

All entries must be postmarked
by September 30, 2011.

Member Name

Address

City

State

Zip Code

Home Phone

Membership No.

Location of Photo

Please sign that you have read and understand the contest rules.

1. The theme of the contest is "Give Us Your Best Shot." Winning entries will be those that best reflect the theme. Decisions of the judges are final.

2. Entrant must be a current membership cardholder of Costco. No prizes will be awarded until entrant's membership status has been verified as current by Costco.

3. One entry per membership cardholder. Except for those photos that have previously won this photo contest, previously published photographs are acceptable.

4. Must be 18 years or older to enter.

5. To enter online, visit www.costcophotocontest.com. Online entries must be in JPEG format.

6. To enter by mail, submit an unframed, unmounted black-and-white or color photograph (4" x 6" or 5" x 7") with the entry form securely affixed to the back. If entering by mail, save a high-quality print (which will be required by Costco in the event you are a winner). No CDs or film negatives will be accepted.

7. Mailed-in photos will not be judged unless the entrant's name, home address, membership number and telephone number have been written legibly on the entry form and attached to the back of the photo. Mail entries to: Costco Members Photo Contest, P.O. Box 34088, Seattle, WA 98124-1088.

8. Entries must be postmarked or uploaded by midnight (PST) September 30, 2011. Award winners will be notified by December 2011. Winners will be notified by mail.

9. All photographic prints submitted become the property of Costco. Receipt of entries will not be acknowledged and prints will not be returned. Costco assumes no responsibility for submitted photographs. Entrant will continue to own copyright of the entry.

10. Photos must be suitable for family viewing.

11. Winning entrants must agree to grant to Costco a non-exclusive right to publish the photo and entrant's name in any medium in connection with the photo contest, and to sign any documentation required by Costco to effect or perfect such license.

Each winner represents that he or she has all the rights necessary to grant this license.

12. Each winner must agree in writing that his or her name, likeness, city, winning photo and negative or digital file may be used by Costco for promotional and publication purposes without additional compensation. Prior to receiving prizes, each winner will be required to sign a release provided by Costco to this effect and obtain a release or permission from anyone with rights in the winning photograph (such as artwork, trademarks or a person's likeness). Failure to provide such releases or permissions will result in entrant's disqualification in this photo contest, and any prizes will be forfeited.

13. All fees and personal expenses incidental to redemption of prizes (as deemed necessary) will be the sole responsibility of the winners.

14. No substitution or transfer of prizes except at the sole discretion of the sponsor. All restrictions apply.

15. Contest is void where prohibited or restricted by law, where a license is required or where subject to tax (other than tax on prizes awarded). All federal, provincial, state and local taxes are the sole responsibility of the winners.

16. Prizes must be claimed within 30 days of notification. If not claimed by this date, the prizes will be forfeited. All claims thereto following this date will be null and void.

17. Employees of Costco Wholesale Corporation, board members and members of their families (spouse/domestic partner and any children age 18 years or older living with the employee and having a valid Costco card) are not eligible to enter. Employees of sponsoring companies or members of their families are not eligible to enter. A separate contest will be held for Costco employees, board members and their families.

18. Costco reserves the right to cancel or suspend the contest should any cause beyond the control of Costco affect the administration, security, fairness, integrity or proper operation of the contest, or for any other reason it deems appropriate, at its sole and absolute discretion.

COSTCO SERVICES

Update

To learn more about our complete suite of Costco services, click on the "Services" link at Costco.com or call toll-free 1-800-220-6000.

MEMBER FEEDBACK

Good marks for Vehicle Repair Protection

COSTCO MEMBERS in Arizona, Florida, Oregon, Texas and Washington have discovered the value of protecting out-of-warranty vehicles with the Vehicle Repair Protection service offered through Costco.

This premium-level plan from Century Warranty Services offers exclusive rates to Costco members and covers most electric and mechanical components and repairs done at any licensed repair shop in the U.S. and Canada.

Here's what one member had to say:

My purchase was painless. I got quality responses to all of my questions. Easy, efficient and professional. The cost of the Costco plan was

extremely competitive and offered more of a service warranty than any of the others I reviewed. It was over \$1,000 cheaper than [one] competitor's plan.

*Frank McMahon
Olympia, Washington*

For more information or to get a quote for your out-of-warranty vehicle, call toll-free 1-877-900-9077, or visit Costco.com and search "VRP3."

Vehicle Protection Plans are provided by Century Warranty Services Inc., 8019 Bayberry Road, Jacksonville, FL; License #60114. Certain eligibility criteria, conditions, restrictions, limits and exclusions apply.

NEW PRODUCT

Checks support charities

IF YOU ORDER checks through Costco's Check Printing service, there are three new check options that let you support some good causes: the National Breast Cancer Foundation, the American Red Cross and the American Society for the Prevention of Cruelty to Animals.

In addition to saving 50 percent compared to typical bank charges for checks (Executive Members save even more), with each of the



new check designs a portion of the purchase price will be donated to that charity.

For more information, call toll-free 1-866-393-6048, or visit Costco.com and search "Checks 4 Charity."

BENEFIT EXPANSION

Expanded member discounts from Costco Auto Program



CHRIS A. RUSNAK

EVEN IF YOU didn't buy your car through Costco Auto Program (CAP), as a Costco member you can get a 15 percent discount on parts and services through participating dealers.

"CAP already has such a great group of participating dealers that we're working with," says John Gleason, Costco services manager. "We wanted to leverage those relationships into offering more value for all Costco members, and for all their vehicles."

It's simple to get this discount. Just visit Costco.com and search "ps1." Complete a short form to locate a participating dealer, and you can print out a benefits coupon to use when the service is performed.

For any questions, contact CAP toll free at 1-800-458-1662.

Discount applies only to work done at the participating dealership. It cannot be used toward the purchase of air bags or oil changes, or be combined with any other dealer promotions or offers. Not applicable to prior services, or any parts or work covered by a vehicle's warranty or insurance policy. Not all Costco Auto Program dealerships currently participate in this Parts and Service benefit.

NEW SERVICE

Build your business with Go Daddy

COSTCO'S ONLINE solutions provider, Go Daddy, offers a clever service to help merchants capture local business via the Internet.

Called Premium Search Engine Visibility, this service places local pay-per-click ads on Google pages. An ad can be created quickly and could be made live as soon as one day.

And, most important, this service comes with a dedicated phone number that tracks and records calls, so you don't need to have a website to use this.

For more information, call toll-free 1-877-818-3680, or go to Costco.com and search "PSEV."

Terms and conditions apply. See website for more information.

TIME SENSITIVE

EHR stimulus eligibility

HEALTHCARE PROVIDERS need to begin meaningful use of a certified electronic health record (EHR) solution soon to be eligible for up to \$44,000 in federal stimulus money.

In addition to the stimulus, Costco members can also save time and money by using Allscripts' MyWay certified EHR/PM solution. For more information, call toll-free 1-877-347-6114, or visit Costco.com and search "EHR1."

Eligibility requirements apply. See www.etransmedia.com/costco for more information.

All services are provided by third parties, may not be available in all areas and are subject to change without notice. Some restrictions apply. See "Services" at Costco.com for applicable terms and conditions.

On this 10th anniversary, we profile a few of the many Costco members who have honored the fallen in their own ways.

Giving them a voice

THE EVENTS of September 11, 2001, affected all who watched them unfold, but shattered the lives of the families and friends of the nearly 3,000 people who lost their lives, and the more than 6,000 who were injured.

New Canaan, Connecticut, Costco member Mary Fetchet's 24-year-old son, Brad, worked as an equity trader on the 89th floor of the World Trade Center's tower 2. Brad called Fetchet, who was just starting a new job, and left a voice mail: "I expect to be here at work all day, so call me when you get the message, Mom," Brad said. Fetchet was never able to speak to him.

A clinical social worker by trade, she had been researching how the Oklahoma City bombing devastated the entire community. "The Friday before 9/11, I thought, 'Much as I would like to work with the victims of traumatic events, it's not going to happen here in Connecticut,' so I threw all of the materials out," she says.

Despite her grief, Fetchet felt she had to use her knowledge and perspective to help others. In 2003 she formed VOICES of September 11th, offering counseling and resources for the survivors. But perhaps the most important part of the numerous services they offer is the organization's Living Memorial Project, found on their website, www.voicesofseptember11.org. Staff social workers, counselors and volunteers meet with family and friends of the victims to create individual tribute pages. "We scan photographs, written materials; we photograph tangible items, like portraits or collections, or items returned to them from Ground Zero," she explains.

"It was a turning point in the history of our country. It was a traumatic event for anyone who remembers where they were that day. It's not going to be over after the 10th anniversary. For some it will be just beginning."—Steve Fisher

Left: Mary Fetchet with sons Brad (left) and Wes (center)

Below: Brad's memorial page on www.voicesofseptember11.org.



More than 100 volunteers helped beautify a Lower East Side New York school as part of the 9/11 National Day of Service and Remembrance, sponsored by nonprofit My Good Deed.

Good-deed doers

INSPIRED BY the spirit of unity Americans exhibited after the September 11 attacks, Costco member David Paine wanted to find a long-term way to pay tribute. "I wanted to ensure that something good could come from the horrific tragedy," he says. He shared the idea with fellow New Yorker and friend Jay Winuk, who'd lost his brother, a volunteer EMT (emergency medical technician) in the attack, and My Good Deed was born.

Already responsible for the legislation that made September 11 a national day of service and remembrance, My Good Deed seeks to inspire ordinary people to do charitable work or good deeds. As Winuk says, "You don't have to race into a burning building to be a hero." To participate, volunteers need only to perform a good deed and record it on the organization's website, www.mygooddeed.org.

Good deeds can be big or small, Paine says. One man donated a kidney. A young girl helped her mother wash dishes. Both counted, and both recorded their deeds on My Good Deed's website. Since its inception, more than 1 million good deeds have been performed worldwide.

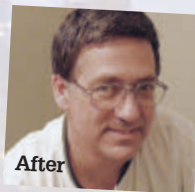
On the 10th anniversary of September 11, My Good Deed hopes to inspire the single largest day of volunteer and good deed activity (<http://911day.org>). "We're shooting for 5 to 10 million people, in the U.S. and internationally, in the week leading up to September 11 and the week after," says Paine.

A former public relations expert, who sold his firm to focus on My Good Deed, Paine says of the organization's success, "Having it materialize was much different than I'd envisioned. It's absolutely exceeding our expectations."

—Maria Bellos Fisher

"I DIDN'T HAVE to know anyone there to be absolutely horrified," says East Wenatchee, Washington, middle school science teacher (and Costco member) Gary Weddle of the events of 9/11. Weddle decided to stop shaving until

Osama bin Laden was caught to remind himself, "looking in the mirror each morning, that that killer needed to be brought to justice." He expected it to take six months. On May 1, 2011, nearly 10 years later, Weddle was finally able to shed the beard.—SF



SHARE YOUR STORY

If you have a note, photo or story to share about Costco or Costco members, email connection@costco.com with "The Member Connection" in the subject line,

or send it to: The Member Connection, The Costco Connection, P.O. Box 4088, Seattle, WA 98124-1088. Submissions cannot be acknowledged or returned.



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